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REPORT FOR 1933
OF
The Workmen's Compensation Board
ONTARIO

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



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TORONTO

Printed and Published by Herbert H. Ball, Printer to the King's Most Excellent Majesty
1934

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SESSIONAL PAPER No. 28, 1934



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TO COLONEL THE HONOURABLE HERBERT A. BRUCE, R.A.M.C., M.D., F.R.C.S.,
Lieutenant-Governor of the Province of Ontario:

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to transmit herewith the Nineteenth Report of The Workmen's Compensation Board of Ontario, for the year ending 31st of December, 1933.

Respectfully submitted,

WILLIAM H. PRICE,
Attorney-General.

Toronto, March 26th, 1934.

THE WORKMEN'S COMPENSATION BOARD

V. A. SINCLAIR, K.C., Chairman

H. J. HALFORD, Vice-Chairman

GEO. A. KINGSTON, Commissioner

N. B. WORMITH, Secretary

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REPORT FOR 1933
OF
THE WORKMEN'S COMPENSATION BOARD
ONTARIO

TO HIS HONOUR THE LIEUTENANT-GOVERNOR:

The Workmen's Compensation Board begs leave to submit its Report for the year 1933, being the nineteenth year of the operation of the Act.

GENERAL REVIEW

Premises

The Board's offices continue as heretofore on the 11th and 12th floors of the Metropolitan Building, corner of Adelaide and Victoria Streets, Toronto.

Accidents

The Board has entered the millionaire class in number of accidents reported since the commencement of the Act, the number reported up to the end of 1933 being 1,008,083. The year 1933 shows a further decrease in the number of accidents reported to the Board, the number in 1932 being 41,470, and in 1933, 38,042, but the decrease has not been so rapid, as in 1932 there were over 21 per cent. less accidents than in 1931, whereas the decrease in 1933 over 1932 was only about 8 per cent. From August to the end of the year each month showed an increase in the number of accidents over the same month of the year 1932, indicating that there was a sustained increase in employment in industry under the Act for the latter part of the year 1933. The largest number of accidents reported in any month during the year was in November, amounting to 3,734. The allowed claims in 1933 numbered 33,706, as compared with 43,904 in 1932. Out of the 29,766 claims allowed in Schedule 1, 16,510 were for medical aid only. Death claims allowed in 1933 numbered 167, which was substantially less than in 1932, when there were 283.

The number of employers reporting under Schedule 1 again decreased, from 21,058 in 1932 to 19,600 in 1933, nearly 60 per cent. of this decrease in number being in connection with Class 24, the construction class. The only class showing any substantial increase in number of employers was Class 5, the mining class. The provisional pay rolls reported to the Board showed a further decrease, from \$331,582,000 for 1932 to \$286,273,000 in 1933, although the percentage of decrease was less, the wage rolls for 1932 being 19 per cent. less than those for 1931, whereas the pay rolls for 1933 were only 14 per cent. less than those for 1932. A large decrease in pay rolls followed the decrease in number of employers in Class 24, the pay rolls decreasing from \$21,757,000 in

1932 to \$11,130,000. On the other hand, while Class 1, the lumbering industry, showed a considerable decrease in number of employers, it showed an increase in the estimated pay rolls from \$3,890,000 to \$3,950,000.

Benefits

The total amount of benefits awarded showed a further decrease, being \$3,699,068.95 in 1933, as compared with \$5,125,620.56 in 1932. Of such benefits in 1933, compensation amounting to \$2,298,787.97 was awarded in Schedule 1 industries, \$401,297.49 in Schedule 2, and \$331,401.80 in Crown cases. The medical aid paid in Schedule 1 amounted to \$667,581.69, as compared with \$817,240.38 in 1932. The total benefits which have been awarded since the commencement of the Act to December 31, 1933, amounted to \$100,749,307.36.

Average Rates of Assessment

Based on the estimated wage expenditure, the average rate of assessment in all classes in Schedule 1 shows a further reduction, from \$1.07 in 1932 to 98 cents in 1933, whereas the average over all years is \$1.16.

Administration Expenses

The Board, for the fourth year in succession, has not made any increase in salaries, and has followed the practice of the Provincial Government Civil Service in deducting the same percentage as is deducted in the Government service from the salaries of the Board and all members of the staff, and in addition has reduced the number of employees as reduction of work would justify. The administration expenses in 1932 amounted to \$325,328.21, whereas in 1933 they were decreased to \$300,292.50, or a reduction of \$25,035.71, making a reduction in two years of over \$50,000 in the administration expenses.

While the reduction in number of accidents lessens the work in connection with new claims received, this is offset by applications for review, re-establishment of claims, and for special advances and commutations of pensions and infants' moneys, all of which require to be carefully investigated and dealt with. Increased attention also has been necessitated in the collection of assessments and the auditing of the books of employers.

The Chief Medical Officer has not only continued the practice of making periodical investigations of permanent disability and doubtful claims at Windsor, London, Ottawa, Kingston, Sudbury, Port Arthur, Fort William, and Kenora, but has also added to these examinations at Timmins, Kirkland Lake, and the mining district. This has been of great service to the Board in arriving at a better understanding of long-drawn-out cases and a better appreciation of the nature and extent of the injury present.

The operation of mine rescue stations and clinics for the examination of miners has continued to be carried on in connection with the Department of Mines.

All the administration expenses are now paid by the employers under the Act, and the expenses were divided among the employers in the following way: Silicosis Fund, \$2,145.51; Mine Rescue Work, \$647.47; Schedule 1 Employers, \$233,759.95; Schedule 2 Employers, \$25,784.96; Dominion Crown, \$15,888.89; and Provincial Crown, \$22,065.72.

It has been customary to estimate the percentage of administration expenses on the basis of benefits awarded only, but this is not considered a fair basis of

estimating percentage, because the examination of claims and the awarding of benefits is only one branch of the Board's work. In addition to this, the Board has to assess over 20,000 employers in Schedule 1 as well as collect from employers in Schedule 2, and also invest and re-invest the funds set aside for pension reserves and keep a very complete and elaborate system of statistics, and the Board considers that these various services should be taken into account. The total administration expenses for 1933 chargeable to Schedule 1 employers (less expenses of supervising work in connection with silicosis and mine rescue stations not properly administrative work) were about 3.94 per cent. of all benefits awarded and collections made in Schedule 1. The Board considers this a much fairer basis of computation of this percentage than simply having regard to the one branch of its work, i.e., the passing of claims and awarding of benefits.

Amendments

Amendments were made to the Act in the Session of 1933 by 23 George V, Chapter 70, assented to on April 18th, 1933.

These amendments made changes in connection with the merit rating system and restored to the Board the power to establish a general system of merit rating, and also enabled the Board to reduce the amount of any contribution to the accident fund of any employer whose industry conformed to modern standards and whose accident record was consistently good and who had taken all proper precautions for the prevention of accidents. Section 4 of the amendment repealed the old provisions in respect to the industrial disease of silicosis and substituted new provisions, which very substantially change the law and should be carefully studied by those interested in this industrial disease.

Safety Associations and Mine Rescue Work

Part of the work carried on under The Workmen's Compensation Act is the work of the safety or accident prevention associations in which the work of accident prevention and reduction of accident costs is carried on by the different employers in the classes represented, through their boards of directors, the cost of this work being assessed by the Board against the employers in the classes represented. There are in operation five accident prevention associations, representing different classes, the Industrial Accident Prevention Associations representing the employers in seventeen different classes, the others being specially devoted to the one class represented by them. These different associations have been trying to increase the efficiency and practical nature of their work and have been more and more studying the cost ratio of individual employers and finding out the cause of accident costs in connection with individual employers who show a bad cost ratio, and trying to ascertain the reason of such bad accident experience and to assist by recommendations and suggestions in the improvement of the hazard of such industry. In this way there has been great improvement in the accident experience of individual employers. The amount spent in such work during the year 1933 was \$136,381.51, as compared with \$157,119.97 in 1932. The amount paid to each of the associations was as follows: Lumbermen's Safety Association, \$19,097.09; Ontario Pulp and Paper Makers' Safety Association, \$13,856.63; Class 5 Accident Prevention Association, \$4,700; Industrial Accident Prevention Associations, \$90,319.48; and Electrical Employers' Association of Ontario, \$8,408.31.

The work of mine rescue stations has been carried on in connection with The Mining Act and there was spent in connection with these stations for maintenance, salaries, supplies, and supervision, \$13,596.93.

First Aid

Attention is drawn to the necessity for keeping up the first aid kits in accordance with the provisions of the Act and renewing supplies from time to time so that they shall be adequate for the service for which they are intended.

Rehabilitation

The Board has continued its general rehabilitation work and during 1933 expended the sum of \$5,108.07 in giving training to injured workmen in special trades and lines of industry through special courses in commercial and technical schools and in paying a certain proportion of the wages of injured workmen until they become rehabilitated in their industry, and in any other practical way assisting in restoring the injured workman to his place in industry.

In addition to this, the Board has carried on its rehabilitation clinic with very considerable success. During the year the total number of treatments given was 7,526. During the first year of its inception the Board considered a bookkeeping charge should be made against each case of \$1.50 per treatment, which was considerably less than it had cost the Board previously in connection with similar treatments given in private institutions. With such a charge, the full cost of operation was paid, together with all the cost of equipment except a balance of \$698.31. For the year 1933 it was decided to reduce the charge to \$1.00 per treatment, and on this basis the full cost of operation and the balance due for equipment were paid and a balance was left to the credit of the clinic amounting to \$354.10. The average cost per treatment figured out at about 87 cents. With the present staff and equipment the clinic is capable of handling 28 to 30 cases a day. During the course of the year occasionally the attendance ran as high as 38 in a day and it was necessary to take on extra help for part time. The operation of this clinic has resulted in a considerable saving to the Board in the cost of physiotherapy treatments as previously paid, and has resulted also in lessening the period of disability of the patients treated and in lessening the awards for permanent partial disability by greatly reducing the permanent disability present, and it also enables the Board to exercise a close supervision over suspected malingering, hysteria, or lowered morale.

The Board also desires to thank the employers who have assisted in the work of rehabilitating their injured workmen, and desires also to strongly urge the employers to assist in every way possible in this very important branch of the Board's work.

Rates of Assessment

In periods of depression such as the present very close attention is being given by employers to assessment rates, and any raise in rates is very closely scrutinized and the reason therefor very quickly demanded. The Board has endeavored to carry on without increase in the rates except where absolutely necessary owing to the bad accident cost experience of the particular class or group during the year, and if it is considered that another year will bring the class back to a condition of paying its way without a change in rate the Board has continued the rate even though it may not have completely paid the cost of the year's claims. The average general rate levied over the full pay roll in Schedule 1 would show a decrease, being 98 cents, as compared with \$1.07 in 1932, and an average of \$1.16 since the commencement of the Act. So far as the rates of assessment for the year were concerned, they showed by

far the largest number of rates remained the same. The actual rates of assessment for 1933 and 1932 showed 66 increases, 45 decreases, 311 remained the same, and there were 7 new rates. The provisional rates for 1934 and 1933 showed 61 increases, 32 decreases, 330 remained the same, and 6 new rates, so that it would show that over 75 per cent. remained the same. This compares very favorably with the rates in other jurisdictions, as in many instances there has been very marked and general increase in rates.

Funds

The funds belonging to Schedule 1 industries are known and referred to as the "Accident Fund," comprising the current funds out of which temporary payments of compensation, medical aid, and administration expenses are paid, the Pension Fund, the Disaster Reserve Fund, and Compensation Deferred.

The amount standing at the credit of all classes as of 31st December, 1933, was \$1,368,495.25, in accordance with the provisional financial statement, as compared with \$1,607,908.14 at the end of 1932, this amount being deemed sufficient to cover all continuing, outstanding and unsettled claims in connection with any of the classes, with a reasonable margin of safety. The Board only desires to maintain sufficient in the Accident Fund to meet such outstanding and unsettled claims and to cover any contingencies, and this balance has been again somewhat lessened by reason of reduction in rates or maintaining rates where, if there had not been an amount to the credit of the particular class, the rates would have to have been raised.

The Disaster Reserve Fund, which is set aside to meet any unforeseen disaster or other circumstance which might unduly burden the employers in any industry, has not required any assessment to be levied during the year, and shows a balance on December 31, 1933, of \$270,095.56, as compared with \$257,875.59 at the commencement of the year. The addition consists of interest on the fund of \$12,589.97 less the sum of \$370 transferred to current fund in relief of classes affected by injuries to previously injured workmen.

The amount now standing at the credit of the Pension Reserve Fund in Schedule 1 is \$19,777,085.78, as compared with \$19,706,508.89 at the end of 1932. This represents the actuarial liability outstanding in connection with pensions actually granted by the Board, and is necessary to assure to all pensioners the ultimate payment of their claims in full. On the 31st of October, 1933, when the valuation was made of this Pension Fund, it showed that there were 7,120 pensioners alive and in receipt of pensions as of that date, of which number there were 4,055 workmen drawing pensions, 1,334 widows, 14 foster-mothers, 1,665 children, 42 mothers, 4 fathers, and 6 other pensioners.

The Board also has the "Compensation Deferred" Fund, which comprises compensation moneys awarded to claimants other than pensioners, payment of which is deferred to a future time by reason of the claimant being a minor or for other reason. The amount standing at the credit of this account at the end of 1933 was \$54,751.57.

One of the important duties of the Board is the proper investment of these various funds, and outside of short date deposits of current funds all investments consist of Province of Ontario bonds, the debentures of Ontario municipalities or debentures guaranteed by Ontario municipalities, and Dominion of Canada bonds or bonds guaranteed by the Dominion of Canada. In common with other holders of bonds of Ontario municipalities, there have been defaults in payment of principal and interest by certain municipalities and in this respect there was a

total of interest and principal payments in arrears as at December 31, 1933, amounting to \$139,257.46, but the average rate received on the permanent investments of Schedule 1 during 1933 from interest actually paid was approximately 4.89 per cent., leaving the outstanding interest to increase this yield when paid.

In connection with Schedule 2 funds, there was standing at the credit of Schedule 2 employers on December 31, 1933, a total of \$3,483,431.60, and the rate of interest received on Schedule 2 funds during 1933 amounted to 5.75 per cent., as compared with 5.68 per cent. during 1932.

Audit

A continuous audit of all the accounts of the Board has been carried on by Messrs. Fred Page Higgins & Company, the auditors appointed by the Lieutenant-Governor in Council under the provisions of Section 74 of the Act, and their certificate is attached to this report.

Contents of Report

In the different chapters and tables, as indicated in their headings, will be found information and particulars regarding compensation and assessments in the various industries, and explanations and particulars of the different funds of the Board; also an analysis and tabulation of the causes of accidents, the nature of injuries, and other information concerning accidents and workmen. The appendix contains a short summary of the operations from the commencement of the Act to the end of 1933.

CHAPTER I

SCHEDULE 1 INDUSTRIES FOR 1933

As some of the industries covered by the Act are under the collective liability system (the employer not being individually liable for accidents to his workmen but being assessed to provide a general fund out of which accidents occurring in his class of industry throughout the Province are taken care of) and others are under the individual liability system (the employer being liable to pay for accidents happening to his own workmen), separate financial statements have to be made for each. The industries under the collective liability system are included in Schedule 1, and those under individual liability in Schedule 2, the former comprising much the greater number.

This chapter deals with Schedule 1 industries for 1933. Schedule 2 industries are dealt with in Chapter II, while Chapter III deals with the work handled in both schedules and the administration of the Act generally during the year, Chapter IV with the different funds in both schedules and their standing at the end of 1933, and Chapter V gives financial and statistical information for 1932, which was not available when the report for that year was made.

Provisional Financial Statement

The provisional financial statement for the industries in Schedule 1 for 1933 is contained in Table 1. To show the standing for the year, estimates have to be made of adjustments of assessments according to actual pay rolls and on the retroactive rates (the assessments for the year being first levied on an estimate of pay roll and at a provisional rate), and estimates also have to be made of compensation and medical aid still to be awarded for accidents happening during the year which have not yet been finally disposed of by reason of the injured workman being still under medical treatment or reports not being received. These estimates contain also all liabilities for claims of previous years yet outstanding and provision for claims of prior years which may subsequently be adjusted. Final figures for the year 1933 will be shown in the next subsequent report in the same manner as the final figures for 1932 are shown in Table 15 of this report.

The difference is to be noted between the amount of compensation and medical aid awarded for the year's accidents and the amount awarded during the year. The latter is partly for the prior year's accidents, while upon the other hand it does not cover all the liability for the current year's accidents. The more correct system of charging each year as far as possible with its own accidents, and for that purpose keeping the year's accounts open till the end of the subsequent year, has been adopted, rather than the looser method of taking the amount awarded during the year as the cost of the year's accidents and leaving always an outstanding liability unprovided for. For the purpose of information and comparison, however, the amounts awarded during the year are shown in Chapter III.

Accounts for Each Class

The industries in Schedule 1 are divided into classes, and as each class (subject to any transfer that may be made to it from the Disaster Reserve in any

case of undue burden) bears its own accident cost—the employers in the class being in effect a mutual insurance association—separate accounts have to be kept for the different classes. Each class is credited with its own assessments, its share of interest and other income, and with any transfer made to it from Disaster Reserve, or credit from any other source, and is charged with the cost of its own accidents, its share of administration expenses, the cost of its safety association if it has one, and with its share of any amount set aside for Disaster Reserve.

The figures for each class, and the provisional surplus or deficit for the year, and the balance forward from prior years, and the provisional surplus or deficit for all years, are shown in Table 1. The final figures for each class and also the figures for the different groups within the classes (as in Table 15) will be shown in the next report. The assessments are fixed according to the accident cost and other expenses and charges in each class and group and having regard to the other income and credits.

The classes are numbered and the nature of the industries in each is shown at the bottom of Table 1 and full enumeration of the industries will be found in Schedule 1 of the Act and in the Board's rate book, the latter also showing the grouping within the class.

Assessments and Other Credits

The total assessments in all the classes of Schedule 1 for the year 1933, including estimated adjustments, amounted to \$2,794,766.91. In assessments are included collections for default in making returns or payments and interest for under and over estimate of pay roll. The other income and credits for the year consisted of interest received other than credited to the Pension Fund, and Compensation Deferred, as shown in Chapter IV; reimbursement for veteran cases, received from the Department of Pensions and National Health; cost of accidents collected under Section 105 for failure to furnish pay roll prior to accident; recovery from third parties under Section 8; collections under Section 112 (3) from employers for failure to furnish particulars of accidents; transfers from the Disaster Reserve; and refunds of accident cost. Other income and credits amounted to \$191,502.12. The total income and credits for the year are, therefore, \$2,986,269.03, of which \$94,995.58 is to be refunded for merit rating. The net income and credits for the year are, therefore, \$2,891,273.45.

Compensation and Other Charges

The compensation for Schedule 1 industries for the year including estimate for what is still to be awarded for accidents happening during the year and for adjustment of prior years' accidents, amounted to \$2,337,730.53; the medical aid, including estimate for what is outstanding, amounted to \$648,567.83; the administration expenses for Schedule 1 including \$13,596.93 for mine rescue work, amounted to \$247,356.88; and \$136,381.51 was paid to employers' safety associations. The total expenditures and charges for the year were \$3,370,036.75.

The provisional deficit for the year was \$478,763.30. The balance forward from prior years was a surplus of \$1,847,258.55, which, added to the deficit for the year, makes a net provisional surplus of \$1,368,495.25 at December 31, 1933.

Number of Employers

Total number of employers listed in Schedule 1 at the end of 1933 was 19,600 as compared with 21,058 at the end of 1932. The number in each class and group of industry is shown in Table 2.

Wage Expenditure

The estimated total wage expenditure in Schedule 1 industries for the year 1933, calculated on provisional figures, is \$286,273,000, as compared with \$331,582,000 in 1932. The amounts for the different classes of industry are shown in Table 3.

The Board has no similar data for Schedule 2 and Crown industries as in these the employers pay for the accidents to their own workmen and are not required to make pay roll returns or pay assessments upon them as in Schedule 1. The pay roll would probably be about one-third that of Schedule 1.

Average Rates of Assessment

Assessments in Schedule 1 are in the form of a percentage of pay roll and the average rate or percentage over all the classes actually paid by the employers can be ascertained by relating the total assessments to the total wage expenditure. This, on the provisional figures, gives an average rate of assessment for 1933 of 98 cents on every \$100 of pay roll. The average over all years since the commencement of the Act was \$1.16.

TABLE 1
PROVISIONAL FINANCIAL STATEMENT FOR SCHEDULE 1, BY CLASSES, AS AT DECEMBER 31, 1933

Class	INCOME AND CREDITS (Actual and Estimated)						EXPENDITURE AND CHARGES (Actual and Estimated)												Adjusted Figures up to Dec. 31, 1932	Estimated Unadjusted Outstanding as at Dec. 31, 1933	PROVI- SIONAL BALANCE ON FIGURES IN TWO PRECED- ING COLUMNS	Class
	Collected on Provisional Assessments	Estimated Adjustments of Assessments	Interest Secs. 8, 105, 112 (3), Etc.	Assessment Refunds on Account of Merit Rating	TOTAL	Compensation Paid, other than Pensions	Transferred for Pensions Awarded	Compensation Awarded, Payment Deferred	Compensation Estimated Outstanding	Medical Aid Paid	Medical Aid Estimated Out- standing	Adminis- tration Expenses and Mine Rescue Work	Paid to Safety Associations	TOTAL								
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1	125,158 07	59,000 00	6,955 64	11,230 44	179,883 27	62,199 37	25,124 17	1,250 00	56,549 49	29,747 83	8,256 64	21,489 95	19,097 09	223,714 49	-180,725 50	-43,831 23	-224,556 72					1
2	147,329 96	11,500 00	10,891 44	3,969 32	165,752 08	37,971 05	15,514 88		34,509 72	23,806 42	8,467 65	6,268 78	13,856 63	140,995 13	124,555 66	25,555 95	149,912 61					2
3	42,388 64	-1,675 00	93 66	324 72	40,482 58	10,628 90	2,080 00	1,050 00	7,992 65	6,559 30	1,980 55	3,201 10	3,582 87	37,045 37	-20,920 63	3,437 21	-17,483 43					3
4	67,049 21	1,100 00	1,674 12	516 24	69,307 09	26,131 29	5,789 00	400 00	18,194 76	13,703 09	1,283 57	6,124 70	6,855 16	78,481 57	19,731 51	-9,174 48	10,857 03					4
5	480,132 60	-46,800 00	46,495 85	9,969 54	469,858 91	129,187 53	74,782 20		229,586 43	47,639 95	63,289 56	**48,975 28	4,700 00	598,160 95	639,560 23	-128,302 04	511,258 19					5
6	79,689 65	3,100 00	10,432 47	7,421 68	85,750 44	12,151 18	40,221 52		91,201 40	6,298 20	16,614 63	6,877 22	7,697 45	181,061 60	175,561 60	-95,311 16	80,249 90					6
7	25,634 03	2,900 00	6,914 63	5,272 12	34,026 54	7,496 65	11,110 90		6,333 01	4,299 00	2,478 27	2,544 20	2,847 63	37,109 66	125,442 76	-3,083 12	122,359 64					7
8	69,758 91	-5,300 00	4,440 67	1,499 34	67,400 24	11,291 20	7,677 68		41,730 75	7,260 35	9,013 90	4,087 55	4,575 05	84,726 48	42,678 94	-17,326 24	25,352 78					8
9	86,090 91	-10,000 00	14,199 60	10,659 27	79,651 24	14,184 08	7,577 13		40,605 60	10,573 65	14,088 30	4,746 05	5,312 07	97,086 88	198,666 91	-17,455 64	181,211 29					9
10	148,819 79	18,100 00	10,000 96	2,681 82	174,238 93	42,630 20	13,262 00	950 00	98,611 49	26,665 45	19,435 43	10,726 05	12,005 27	224,294 89	121,949 53	-50,055 96	71,893 57					10
11	118,270 57	-28,100 00	4,585 89	3,943 36	90,813 10	27,591 48	979 39		28,968 96	21,312 61	5,900 11	9,300 77	10,410 05	104,463 37	30,455 13	-13,650 27	16,804 80					11
12	118,151 65	-500 00	5,962 54	3,894 04	119,770 15	30,597 02	18,805 00		24,615 78	15,778 58	5,555 46	9,059 30	10,162 15	114,593 29	58,800 10	5,176 86	63,976 96					12
13	65,886 23	-6,000 00	3,141 95	2,697 66	60,330 52	13,319 09	15,004 84		9,900 11	5,956 55	4,640 01	4,727 90		53,448 50	21,250 08	6,882 02	28,132 18					13
14	37,789 36	10,000 00	1,388 99	2,223 22	40,705 13	10,130 48	13,835 40		13,347 62	7,761 00	1,569 88	3,450 13	3,861 60	53,906 11	5,502 17	-13,300 98	-7,738 81					14
15	198,341 96	15,500 00	5,666 72	2,061 66	217,347 07	57,538 49	44,312 92		65,752 41	34,021 19	10,011 06	19,351 20	21,659 15	252,651 42	-17,737 82	-35,304 40	-52,678 22					15
16	66,758 23	-1,700 00	4,471 05	1,217 64	68,311 64	15,682 50	11,934 00	1,275 00	19,677 47	9,122 84	4,120 64	4,847 45	5,425 60	72,085 50	35,887 88	-4,774 86	52,114 02					16
17	69,179 75	1,300 00	5,637 95	914 28	75,303 42	21,947 09	6,775 00	745 00	23,126 47	11,912 30	3,359 43	5,709 70	6,390 65	79,965 64	44,662 23	69,096 06	17					17
18	85,080 82	-1,600 00	2,558 69	26 46	86,561 03	15,779 60	3,895 00	100 00	18,037 99	13,208 05	4,509 50	9,545 15	7,325 73	66,688 23	18,204 09	5,061 41	23,765 30					18
19	147,512 45	22,000 00	4,388 36	1,488 00	167,412 81	45,504 54	43,631 87	250 00	10,418 71	9,612 49	2,609 13	4,728 10	5,292 05	52,435 08	22,795 72	3,577 97	26,373 69					19
20	156,593 36	-13,300 00	11,717 60	13,042 65	141,968 31	25,720 30	20,075 68		32,168 41	13,220 14	6,270 94	17,294 40		114,749 77	68,838 43	-17,218 54	96,056 97					20
21	70,115 97	-30,000 00	6,558 50	6,106 18	40,568 29	6,585 86	12,114 04		8,029 36	5,243 85	4,438 46	4,578 20	8,408 31	46,998 04	44,732 83	-5,829 73	39,905 08					21
22	53,515 66	19,500 00	15,914 11	7,369 80	81,539 57	12,808 35	12,418 00	985 00	48,496 12	5,692 90	12,983 97	6,522 10	82 66	99,989 10	267,634 41	-18,629 13	249,005 23					22
23	232,004 29	55,500 00	5,784 79		293,289 08	58,153 09	32,558 99		206,486 20	30,727 28	46,797 84	21,995 40	-23,165 68	373,553 12	-82,456 62	-80,264 04	-162,720 66					23
24																						24
AM	2,730,391 91	*74,375 00	1191,502 12	94,995 58	2,891,273 45	1712,289 98	438,559 57	7,005 00	1,179,875 98	381,729 71	266,838 12	247,356 88	136,381 51	3,370,036 75	1,847,258 55	-478,763 30	1,368,495 25					AM

*Adjusted on actual pay rolls and retroactive rates.

Includes Interest, \$162,504.51; Sec. 8, \$9,898.40; Sec. 105, \$3,663.36; Sec. 112 (3), \$111.16; reimbursement from D. P. & N. H., \$7,003.02; from Accident Cost Refunds, \$7,889.67; Transfer from Disaster Reserve (Class 17), \$370.00.

Includes Rehabilitation, \$544.04.

*Includes Mine Rescue Work, \$13,596.93.

Class Numbers of Industries

- | | | | |
|--|---|--|---|
| 1. Lumbering. | 7. Rolling mills, etc. | 14. Abattoirs, etc. | 19. Printing and stationery. |
| 2. Pulp and paper mills. | 8. Foundries, etc. | 15. Bakeries, canning, liquors, and tobacco. | 20. Teaming, cartage, coal and wood yards, etc. |
| 3. Furniture manufacturing, etc. | 9. Fabricating structural steel, etc. | 16. Tanneries, leather and rubber goods. | 21. Road construction, etc. |
| 4. Planing mills, etc. | 10. Metal articles, jewellery manufacturing, etc. | 17. Textiles. | 22. Electric power, etc. |
| 5. Mining and explosives. | 11. Agricultural implements, etc. | 18. Clothing, power laundries, etc. | 23. Steel construction, railway and canal construction, dredging, fishing, etc. |
| 6. Brick manufacturing, quarrying and glass works. | 12. Gas, petroleum, paint, drugs, soap, etc. | | 24. Building. |
| | 13. Milling. | | |

TABLE 2
NUMBER OF FIRMS IN SCHEDULE 1, BY CLASSES AND
GROUPS, DECEMBER 31, 1933

Class	Group 0	Group 1	Group 2	Group 3	Group 4	Group 5	Group 6	Group 7	Group 8	Group 9	TOTALS
1	54	61	684	.....	.....	.....	.....	.....	.....	.....	799
2	37	39	12	.....	.....	.....	.....	.....	.....	.....	88
3	123	34	17	111	.....	.....	.....	.....	.....	.....	285
4	345	53	67	27	128	.....	.....	.....	.....	.....	620
5	21	160	5	119	.....	9	17	12	.....	.....	343
6	76	105	8	149	52	109	111	.....	.....	.....	610
7	4	9	.....	.....	.....	.....	.....	.....	.....	.....	13
8	92	8	48	35	.....	.....	.....	.....	.....	.....	183
9	16	12	1	13	163	17	.....	.....	.....	.....	222
10	312	305	31	57	55	25	176	115	.....	.....	1,076
11	41	785	50	2	.....	.....	.....	.....	.....	.....	878
12	70	248	117	18	241	.....	.....	.....	.....	.....	694
13	552	110	.....	.....	.....	.....	.....	.....	.....	.....	662
14	128	.....	.....	.....	.....	.....	.....	.....	.....	.....	128
15	352	271	79	273	73	260	42	.....	.....	.....	1,350
16	52	94	68	26	41	.....	.....	.....	.....	.....	281
17	130	143	41	.....	.....	.....	.....	.....	.....	.....	314
18	669	167	.....	.....	.....	.....	.....	.....	.....	.....	836
19	304	551	58	58	.....	.....	.....	.....	.....	.....	971
20	1,143	1,019	.....	.....	.....	.....	.....	.....	.....	.....	2,162
21	395	196	.....	.....	.....	.....	.....	.....	.....	.....	591
22	462	.....	.....	.....	.....	.....	.....	.....	.....	.....	462
23	66	46	305	.....	.....	.....	.....	.....	.....	.....	417
24	578	281	683	332	998	758	264	126	1,315	280	5,615
All.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	19,600

TABLE 3
ESTIMATE OF WAGE EXPENDITURE, SCHEDULE 1, BY
CLASSES, FOR 1933

Class	Wage Expenditure
1.....	\$3,950,000
2.....	9,650,000
3.....	4,818,000
4.....	5,574,000
5.....	22,666,000
6.....	4,169,000
7.....	4,261,000
8.....	5,117,000
9.....	8,257,000
10.....	28,216,000
11.....	14,626,000
12.....	20,432,000
13.....	4,473,000
14.....	5,324,000
15.....	33,553,000
16.....	15,189,000
17.....	21,309,000
18.....	20,417,000
19.....	22,319,000
20.....	8,450,000
21.....	6,170,000
22.....	4,078,000
23.....	2,125,000
24.....	11,130,000
TOTAL.....	\$286,273,000

CHAPTER II

SCHEDULE 2 INDUSTRIES DURING 1933

Table 4 is a statement of the compensation awarded and the moneys handled during 1933 in Schedule 2 industries (in which the employer is individually liable for accidents to his workmen). Dominion Crown Cases under the Act by Dominion legislation, and Provincial Crown Cases referred to the Board for adjustment, are included.

The total amount of compensation awarded in Schedule 2 industries and Crown Cases during 1933 was \$732,699.29. Of this amount, \$151,000.44 was for workmen of municipal corporations; \$195,162.35 for steam railroads; \$5,646.79 for electric railways; \$31,792.29 for navigation companies; \$3,526.91 for express and sleeping car companies; \$14,168.71 for telephone and telegraph companies; \$215,063.12 for Dominion Crown Cases, and \$116,338.68 for Provincial Crown Cases. Of the total amount awarded, \$416,479.03 was for pensions in pension cases, and \$316,220.26 for cases not pension cases and for compensation not pensions in pension cases.

In pension cases, except in the case of municipal or government bodies or departments thereof, not so desiring, deposits must be made by employers in Schedule 2 industries. Particulars of these are given under "Deposits under Section 28." Under "Claimants' Moneys" are included moneys held by the Board under awards in which in the interest of the claimant, or for some other reason, payment of the amounts held is deferred to a later date, as in the case of minors. "Deposits under Section 32" are amounts deposited with the Board to enable the Board to make prompt payments without waiting for receipt of cheque from employer.

Employers in Schedule 2 are assessed their share of the expense of administration as set out in Table 8. For 1933 that share amounted to \$25,784.96, as compared with \$24,189.86 in 1932, and \$28,066.83 in 1931. Proportionate to the amount of compensation awarded, administration expenses in Schedule 2 and Crown Cases were 8.71 per cent. in 1933, as compared with 5.85 per cent. in 1932, and 5.39 per cent. in 1931.

Further information as to Schedule 2 funds and particulars of Schedule 2 investments are given in Chapter IV, and in Tables 9 and 14, and in the Appendix.

TABLE 4
STATEMENT FOR SCHEDULE 2 DURING 1933
SCHEDULE 2 AWARDS

	Awards		TOTALS
	Not Pensions	Pensions	
Municipal Corporations, etc.....	\$66,815 44	\$84,185 00	\$151,000 44
Steam Railroads.....	62,149 70	133,012 65	195,162 35
Electric Railways.....	2,051 79	3,595 00	5,646 79
Navigation Companies.....	22,190 29	9,602 00	31,792 29
Express and Sleeping Car Companies.....	3,526 91	.....	3,526 91
Telephone and Telegraph Companies.....	4,380 33	9,788 38	14,168 71
Dominion Crown Cases.....	108,189 12	106,874 00	215,063 12
Provincial Crown Cases.....	46,916 68	69,422 00	116,338 68
TOTALS.....	\$316,220 26	\$416,479 03	\$732,699 29

SCHEDULE 2 FUNDS

Deposits under Section 28

Cash in bank and invested, January 1, 1933.....	\$3,455,621 91	
Deposits received from employers.....	155,931 72	
Interest received.....	187,925 16	
Paid to pensioners.....		\$332,628 46
Deposits returned to employers.....		85,807 94
Cash in bank and invested, December 31, 1933.....		3,381,042 39
	<u>\$3,799,478 79</u>	<u>\$3,799,478 79</u>

Claimants' Moneys

Cash in bank and invested, January 1, 1933.....	\$24,483 45	
Deposits received from employers.....	4,043 99	
Interest received.....	1,348 13	
Paid to claimants.....		\$6,025 09
Cash in bank and invested, December 31, 1933.....		23,850 48
	<u>\$29,875 57</u>	<u>\$29,875 57</u>

Deposits under Section 32

Cash in bank and invested, January 1, 1933.....	\$50,059 10	
Deposits received from employers.....	708,323 61	
Payments made—Compensation and Medical Aid.....		\$703,602 25
Deposits returned to employers.....		10,217 29
Cash in bank, December 31, 1933.....		44,563 17
	<u>\$758,382 71</u>	<u>\$758,382 71</u>

TOTALS OF FUNDS

Cash in bank and invested, January 1, 1933.....	\$3,530,164 46	
Deposits received from employers.....	868,299 32	
Interest received.....	189,273 29	
Payments made.....		\$1,042,255 80
Deposits returned to employers.....		96,025 23
Cash in bank and invested, December 31, 1933.....		3,449,456 04
	<u>\$4,587,737 07</u>	<u>\$4,587,737 07</u>

CHAPTER III

WORK HANDLED DURING 1933

This chapter deals with the work handled during 1933 and with the administration of the Act generally during the year. Particulars are given in Tables 5 to 8.

The figures are for what has been dealt with during 1933 without regard to the year in which the accidents dealt with occurred, while as explained in Chapter I the figures in Chapter I and Chapter V are for the accidents happening during the year.

Benefits Awarded During the Year

The total amount of compensation awarded during 1933 was \$3,031,487.26, of which \$2,298,787.97 was in Schedule 1 industries, \$401,297.49 in Schedule 2 industries, and \$331,401.80 in Crown cases. There was also paid for medical aid in Schedule 1 during the year \$667,581.69, making the total benefits awarded during the year \$3,699,068.95. In Schedule 2 and Crown cases medical aid is provided directly by the employer and no figures are available.

The benefits awarded during each year and the total since the commencement of the Act are as follows:

Year	Schedule 1		Schedule 2 and Crown	Total Benefits
	Compensation	Medical Aid	Compensation	
1933.....	\$2,298,787 97	\$667,581 69	\$732,699 29	\$3,699,068 95
1932.....	3,202,639 27	817,240 38	1,105,740 91	5,125,620 56
1931.....	3,917,045 43	1,060,763 01	1,043,583 66	6,021,392 10
1930.....	4,942,756 25	1,336,046 05	1,144,216 52	7,423,018 82
1929.....	5,346,621 19	1,385,524 62	1,280,011 97	8,012,157 78
1928.....	4,565,688 56	1,166,507 54	1,335,750 83	7,067,946 93
1927.....	3,930,417 59	1,062,859 64	1,091,377 64	6,084,654 87
1926.....	3,664,039 94	988,486 70	1,168,825 26	5,821,351 90
1925.....	3,635,530 27	875,836 01	1,054,077 11	5,565,443 39
1924.....	4,052,287 77	835,956 60	1,234,575 97	6,122,820 34
1923.....	4,036,170 26	788,905 90	1,348,785 58	6,173,861 74
1922.....	3,417,101 61	692,819 94	1,582,975 06	5,692,896 61
1921.....	3,858,017 50	662,793 89	1,668,452 10	6,189,263 49
1920.....	5,113,149 77	703,705 66	1,963,389 82	7,780,245 25
1919.....	2,808,638 65	386,298 51	997,922 77	4,192,859 93
1918.....	2,751,137 45	369,346 37	763,511 02	3,883,994 84
1917.....	2,286,954 99	*83,514 07	623,556 37	2,994,025 43
1916.....	1,553,653 38	†.....	451,709 93	2,005,363 31
1915.....	692,389 09	†.....	200,932 03	893,321 12
Totals.....	\$66,073,026 94	\$13,884,186 58	\$20,792,093 84	\$100,749,307 36

*Half year only.

†No provision for medical aid.

The increase in benefits from the early years is largely by reason of increase in wages, compensation being for the most part a percentage of wages, and additional industries have been covered, and some material changes were made in compensation. The large total for 1920 is by reason of the retroactive increase in widows' and children's pensions, and the small amount awarded during 1915 is by reason of many 1915 accidents not being, nor capable of being, finally disposed of till the following year. The amount of benefits awarded for each year's accidents, as distinguished from the amount awarded during the year, is shown in Chapter V.

Accidents Reported During the Year

During 1933, 38,042 accidents were reported. These included some not serious enough to involve payment of either compensation or medical aid and for which no claim was made, and others for which claims were made but which were not allowed by the Board.

At the close of the year there were 1,032 claims in assembly, as compared with 765 at the end of 1932, notice of the accident having been given but reports necessary to deal with the case not yet having been received.

The number of accidents reported each year and the total number since the commencement of the Act are as follows:

Year	Schedule 1	Schedule 2	Crown	Totals
1933.....	33,227	1,890	2,925	38,042
1932.....	35,264	2,474	3,732	41,470
1931.....	46,069	3,348	3,477	52,894
1930.....	61,490	4,486	3,291	69,267
1929.....	76,029	6,008	5,066	87,103
1928.....	69,011	5,815	4,572	79,398
1927.....	62,063	5,412	4,504	71,979
1926.....	57,032	4,942	3,942	65,916
1925.....	50,883	5,079	4,050	60,012
1924.....	49,558	4,916	4,201	58,675
1923.....	51,655	6,080	3,374	61,109
1922.....	42,139	7,124	1,148	50,411
1921.....	36,272	7,666	1,253	45,191
1920.....	46,177	7,222	1,452	54,851
1919.....	36,236	7,918	106	44,260
1918.....	40,662	7,113	73	47,848
1917.....	30,701	5,813	18	36,532
1916.....	21,269	4,806	17	26,092
1915.....	13,878	3,144	11	17,033
All Years.....	859,615	101,256	47,212	1,008,083

Accidents Paid For During the Year

Table 5 shows the number of accidents in which compensation or medical aid was paid during the year. The total number was 33,706, as compared with 43,904 during 1932. The 33,706 comprised 167 deaths, fourteen permanent total disability cases, 1,526 permanent partial disability cases, 15,489 temporary disability cases, and 16,510 cases in which medical aid only was paid. Schedule 2 and Crown cases involving medical aid only, which are a large proportion of the accidents reported, are not included as accidents paid for, as the medical aid is furnished directly by the employer.

The number of accidents in which compensation or medical aid was awarded each year since the commencement of the Act is as follows:

Year	Schedule 1	Schedule 2	Crown	Totals
1933.....	29,766	1,487	2,453	33,706
1932.....	38,469	1,914	3,521	43,904
1931.....	43,611	2,561	2,710	48,882
1930.....	56,715	2,723	2,357	61,795
1929.....	68,195	2,883	2,737	73,815
1928.....	61,384	2,723	2,425	66,532
1927.....	55,894	2,741	2,443	61,078
1926.....	52,199	2,489	2,182	56,870
1925.....	47,782	2,734	2,217	52,733
1924.....	46,616	2,820	2,475	51,911
1923.....	47,873	3,849	1,916	53,638
1922.....	37,172	4,572	765	42,509
1921.....	34,271	5,161	834	40,266
1920.....	42,693	4,444	714	47,851
1919.....	34,400	4,517	153	39,070
1918.....	36,565	4,335	30	40,930
*1917.....	25,277	3,406	19	28,702
*1916.....	15,370	2,825	3	18,208
*1915.....	8,328	1,494	7	9,829

*Cases involving medical aid only not covered till July 1, 1917.

Awards Changed

In addition to claims compensated, as shown in Table 5, the Board in 1933 opened for further award 685 claims which had been settled previously.

Cheques, Assessments, Mail and Callers

In all 194,584 cheques were issued during the year, an average of about 648 daily, and there were 25,200 assessments made, including refunds. About 3,800 pieces of mail were handled daily, and the average number of office callers was thirty-nine a day.

Receipts and Payments

The receipts and payments during the year are shown in Table 6, the statement for Schedule 2, including Crown cases. Explanation of the items and the funds referred to will be found in other parts of the report. A summary of receipts and payments since the commencement of the Act is given in the Appendix.

Payments to Safety Associations

The safety or accident prevention associations are organizations of employers established under the authority of the Act by the employers in twenty-one out of the twenty-four classes of industry. They are under the management of the employers, but the expenses are paid by the Board out of the accident fund.

The total amounts so paid are set out in Table 7, which table also shows the amount paid out on account of mine rescue work in Class 5.

Administration Expenses

The administration expenses of the Board, analysed under the different headings, are shown in Table 8. The gross administration expenses during 1933 were \$311,653.24, which included special statistical services for which refunds have been received of \$11,142.09, and refunds on account of claimants' travelling expenses of \$218.65, making the total administration expenses \$300,292.50, as compared with \$325,328.21 during 1932. The employers pay the whole expense of the administration of the Act. The amount is divided according to the accidents handled among Schedule 1 (Accident and Silicosis Funds), Schedule 2, and Dominion and Provincial Crown.

The amount charged to the Silicosis Fund was \$2,145.51; to Mine Rescue Work, \$647.47; and to Schedule 1 employers, \$233,759.95; to Schedule 2, \$25,784.96; to Dominion Crown, \$15,888.89; and to Provincial Crown, \$22,065.72.

The cost of office furniture, fixtures, and equipment, including permanent equipment, has always been charged to administration expenses in the year in which payment therefor was made, and no entry for which has ever been made in the standing of the funds. The value of this furniture and equipment at the present time is estimated at about \$25,000.

The total administration expenses for 1933 less expenses of supervising work in connection with silicosis and mine rescue stations (not properly administrative work) and handling claims for silicosis were 3.94 per cent. of all benefits awarded and collections made in Schedule 1: the work of collection of assessments, handling of funds for investment, etc., being just as onerous as the settlement of claims.

TABLE 5
COMPENSATION, MEDICAL AID, AND ACCIDENTS PAID
FOR DURING 1933

Compensation Awarded during 1933

Schedule 1.....	\$2,298,787 97
Schedule 2.....	401,297 49
Crown Cases.....	331,401 80
Total.....	\$3,031,487 26

Medical Aid Paid during 1933

Schedule 1.....	\$667,581 69
Schedule 2.....	furnished by employer
Crown Cases.....	furnished by employer

Accidents Paid For during 1933

	Medical Aid only	Temp. Dis.	Perm. Partial Dis.	Perm. Total Dis.	Death	TOTALS
SCHEDULE 1—						
Full Compensation.....		10,563	1,290	12	102	11,967
Part Compensation.....		1,276	.....	....	13	1,289
Medical Aid only.....	16,510	.....	.....	....	....	16,510
Totals.....	16,510	11,839	1,290	12	115	29,766
SCHEDULE 2—						
Full Compensation.....		1,193	109	....	32	1,334
Part Compensation.....		150	.....	....	3	153
Totals.....		1,343	109	....	35	1,487
CROWN CASES—						
Full Compensation.....		2,138	127	2	15	2,282
Part Compensation.....		169	.....	....	2	171
Totals.....		2,307	127	2	17	2,453
GRAND TOTALS.....	16,510	15,489	1,526	14	167	33,706

TABLE 6
STATEMENT OF RECEIPTS AND PAYMENTS DURING 1933
Schedule 1

RECEIPTS		PAYMENTS	
Cash in Banks, Jan. 1, 1933:		Compensation paid other than Pensions and Compensation	
Canadian Bank of Commerce	\$634 38	Deferred.....	\$1,254,852 46
Dominion Bank	5,139 96	Pensions Paid.....	1,889,130 25
Royal Bank of Canada.....	5,595 86	Deferred Compensation Paid..	36,933 51
	<u>\$11,370 20</u>	Rehabilitation Paid.....	5,108 07
Net Assessments, Penalties, etc.:		Medical Aid Paid.....	649,571 04
Gross Assessments.....	\$2,568,211 00	Silicosis Paid.....	109,201 59
Under Sec. 8...	10,460 32	Paid under Section 8.....	561 92
Under Sec. 105.	3,663 36	Mine Rescue Work paid.....	12,949 46
Under Sec. 112 (3).....	111 16	Administration Expenses.....	311,434 59
From D.P. and N.H.....	7,005 02	Paid to Safety Associations....	136,381 51
From Accident Cost Refunds	7,889 67	Rehabilitation Clinic Expenses.	6,473 59
	<u>\$2,597,340 53</u>		
Less:		Investments.....	\$410,858 52
Assessments and Penalties refunded....	125,343 99	Increase in Book Value of Investments by Apportionment of Discounts on Debenture Purchases applicable to 1933 (See Contra)...	44,543 68
Merit Rating Refunds.....	1,810 74		<u>455,402 20</u>
	<u>\$127,154 73</u>		
	2,470,185 80		
Interest.....	\$1,130,178 89	Cash in Banks, December 31, 1933:	
Exchange.....	7,001 92	Canadian Bank of Commerce	\$3,965 45
Apportionment of Discounts on Debenture Purchases applicable to 1933 (See Contra)...	44,543 68	Royal Bank of Canada.....	1,465 61
	<u>\$1,181,724 49</u>		<u>5,431 06</u>
Less:			
Interest charged on Bank Overdraft.....	6,151 80		
	<u>1,175,572 69</u>		
From Schedule 2 Employers and Dominion Crown for Administration Expenses, account of prior years paid out of Schedule 1 in 1932.....	64,657 34		
Principal returned from Investments.....	\$95,258 73		
Decrease in value of investments by amortization of premiums...	53,743 84		
	<u>149,002 57</u>		
Silicosis.....	564,797 57		
Special Statistical Services....	11,142 09		
Rehabilitation Clinic:			
Refunds from Medical Aid..	\$6,862 00		
From Schedule 2 Employers	664 00		
	<u>7,526 00</u>		
Bank Overdraft, December 31, 1933, Dominion Bank.....	419,176 99		
	<u>\$4,873,431 25</u>		
			<u>\$4,873,431 25</u>

RECEIPTS		PAYMENTS	
Cash in Imperial Bank, Jan. 1, 1933.....	\$70,996 37	To Claimants out of Deposits under Sec. 28.....	\$332,628 46
From Employers, Deposits under Section 28.....	155,931 72	Deposits returned to Employers under Section 28.....	85,807 94
From Employers, Claimants' Moneys.....	4,043 99	To Claimants out of Claimants' Moneys.....	6,025 09
From Employers, Deposits under Section 32.....	708,323 61	Paid out of Deposits under Section 32 for Compensation..	\$625,493 47
Interest.....	\$180,804 57	For Medical Aid.....	78,108 78
Exchange.....	99 71		<u>703,602 25</u>
Apportionment of Discounts on Debenture Purchases applicable to 1933 (See Contra)...	7,371 38	Deposits returned to Employers under Section 32.....	10,217 29
Profit on Sale of Securities.....	997 63	Increase in Book Value of Investments by Apportionment of Discounts on Debenture Purchases applicable to 1933 (See Contra).....	7,371 38
	<u>189,273 29</u>	Cash in Imperial Bank, Dec. 31, 1933.....	33,438 08
Principal returned from Investments.....	\$49,652 37		
Decrease in value of Investments by amortization of premiums...	869 14		
	<u>50,521 51</u>		
	<u>\$1,179,090 49</u>		<u>\$1,179,090 49</u>

TABLE 7

PAYMENTS TO SAFETY OR ACCIDENT PREVENTION ASSOCIATIONS, 1933

Association	Class	Total Payments
Lumbermen's Safety Association.....	1	\$19,097 09
Ontario Pulp and Paper Makers' Safety Association.....	2	13,856 63
Class 5 Accident Prevention Association.....	5	4,700 00
Industrial Accident Prevention Associations.....	3, 4, 6, 7, 8, 9, 10, 11, 12, 14, 15, 16, 17, 18, 19, 23, 24	90,319 48
Electrical Employers' Association of Ontario.....	22	8,408 31
TOTAL.....		<u>\$136,381 51</u>

PAYMENTS FOR MINE RESCUE WORK (CLASS 5), 1933

Maintenance of Stations, Salaries and Supplies.....	\$12,949 46
Administrative Supervision.....	647 47
	<u>\$13,596 93</u>

REHABILITATION CLINIC ACCOUNT, 1933

Deficit from 1932.....	— \$698 31
Receipts during year.....	7,526 00
	<u>\$6,827 69</u>
Payments during year.....	6,473 59
Balance, December 31, 1933.....	<u>\$354 10</u>

TABLE 8

ANALYSIS OF ADMINISTRATION EXPENSES DURING 1933

Salaries of Board and Staff.....	\$237,264 89
Travelling Expenses of Board and Staff.....	9,891 15
Printing, Stationery and Office Supplies.....	12,071 34
Postage.....	17,951 29
Telephone, Telegraph and Express.....	1,332 48
Legal Expenses, Witness Fees, etc.....	688 17
Medical Examinations, X-ray Supplies, etc.....	916 50
Insurance and Security Service.....	2,337 79
Special Expenses of Investigation of Fraudulent Cases.....	317 87
Auditors' Services, under instructions of Attorney-General.....	3,500 00
Rent of Premises, Electric Current and Miscellaneous Services.....	25,271 46
Permanent Equipment.....	110 30
Gross Administration Expenses, 1933.....	<u>\$311,653 24</u>
Received for Special Statistical Services.....	\$11,142 09
Refunds on Account of Claimants' Travelling Expenses.....	218 65
	<u>11,360 74</u>
Total Administration Expenses.....	<u>\$300,292 50</u>
Charged to Silicosis Fund.....	\$2,145 51
Charged to Mine Rescue Work.....	647 47
Charged to Dominion of Canada.....	15,888 89
Charged to Province of Ontario.....	22,065 72
Charged to Schedule 2 Employers.....	25,784 96
Charged to Schedule 1 Employers.....	233,759 95
	<u>\$300,292 50</u>

CHAPTER IV

CONDITION OF FUNDS

A general statement of the condition of the funds in Schedule 1 and in Schedule 2 is contained in Table 9, and particulars of the various funds and of the Board's investments are given in Tables 10 to 14. A summary since the commencement of the Act will be found in the Appendix.

Schedule 1 Funds

The Schedule 1 funds are known and referred to in the Act as the "Accident Fund." They comprise, in addition to current funds out of which temporary payments of compensation, medical aid, and administration expenses are paid, the Pension Fund, Disaster Reserve, and Compensation Deferred. The standing of the Accident Fund, showing assets and liabilities, at December 31, 1933, is shown in Table 9. The balance of assets in excess of liabilities at that date was \$2,060,838.71, being \$270,095.56 Disaster Reserve, \$422,247.90 accrued interest and interest due and unpaid on investments, and \$1,368,495.25 standing at the credit of the classes December 31, 1933. This is exclusive of office equipment and furniture mentioned in Chapter III.

Pension Fund

The Pension Fund, representing the outstanding pension liability, comprises the largest part of the funds standing to the credit of Schedule 1. The purpose of the Pension Fund is to take care of future payments of pensions which have already been awarded. Actuarial tables (published as an Appendix to the report for 1922), embodying the contingencies of death and re-marriage, have been compiled to show for each age and kind of pension the average amount (sometimes referred to as capitalized value) necessary to complete pension payments. When a pension is awarded this average amount is transferred from current funds to the Pension Fund. All payments of pensions are made from the Pension Fund. Since the amount transferred in any one instance is the average amount required, no re-transfer is made should a residue be left at the expiry of the pension, nor is any additional transfer made should the amount be exhausted before expiry of the pension.

Re-Transfer from Pension Fund

During the years 1923 and 1924 an actuarial survey of the Board's pension experience and revaluation of the pension liability was made, all existing pensions being revalued. As a result the Pension Fund was found to be a little in excess of what the experience indicated to be necessary. As at date of January 1, 1924, a re-transfer of \$600,000 was accordingly made from the Pension Fund to current funds, being distributed among the different classes of industry in proportion to the amount of Pension Fund to the credit of each class.

As of date October 31, 1925, actuarial revaluation of all outstanding pension fund obligations was made, the Board's actuarial tables being used. To the liability for each class thus ascertained was added a surcharge of two per cent. to allow for possible divergence of actual from expected mortality. Deduction was made of the surcharged liability in total for all the classes from the balance

in the Pension Fund and the difference was re-transferred to the current funds, proportional to each class according to the balance in the Pension Fund. The sum transferred amounted to \$427,214.62.

Further revaluation has been made as at date October 31, in each of the years commencing 1926. On October 31, 1933, the Pension Fund showed a balance of \$19,717,243.23 with liabilities of \$19,670,161.69, an excess of funds over liabilities of \$47,081.54. This fund is to pay 7,120 pensioners alive and in receipt of pensions October 31, 1933. Of this number there were 4,055 workmen pensioned for disability, 1,334 widows, 14 foster-mothers, 1,665 children, 42 mothers, 4 fathers, and 6 others.

Particulars of Pension Fund

Table 10 gives particulars of the Pension Fund for each class. The balance in the fund at the commencement of 1933 was \$19,706,508.89; \$984,952.19 was transferred during the year for pension awards; \$974,754.95 interest (at the rate of five per cent. per annum, compounded half-yearly, which is the basis used in computing capitalized values of pensions) was added; and \$1,889,130.25 was paid for pensions. The balance in the fund at the end of the year was \$19,777,085.78.

The transfers for pension awards during the year included \$56,000.33 transferred from Silicosis Account to provide for pensions in cases of silicosis in Class 5.

Disaster Reserve

The Disaster Reserve is a fund set aside under the provisions of Section 99 (2) of the Act to meet any unforeseen disaster or other circumstance which might unduly burden the employers in any class of industry. The fund has been accumulated by a transfer of one per cent. of the gross assessments up to the end of 1922, and for the year 1928. These are the only moneys set aside or held by the Board which do not directly cover liabilities actually incurred by reason of accidents which have already happened.

The standing of the Disaster Reserve is shown in Table 11. The balance at the end of 1933 was \$270,095.56, \$12,589.97 interest being added to the \$257,875.59 in the fund at the beginning of the year, and \$370.00 transferred to the Current Fund.

Compensation Deferred

The funds included under "Compensation Deferred" comprise compensation moneys held at interest for claimants in Schedule 1, payment being deferred to a future time by reason of the claimant being a minor or for other reason. The condition of the fund is shown in Table 12. At the beginning of the year the amount on hand was \$83,172.63, deferred awards during the year amounted to \$5,594.58, and \$2,917.87 interest was added during the year; the payments during the year amounted to \$36,933.51, of which \$33,634.19 was for principal and \$3,299.32 for interest, leaving a balance of \$54,751.57 at the end of the year.

Silicosis Account

Table 13 gives particulars of the Silicosis Account which was established to take care of special assessments and payments in Class 5 necessitated by the addition of "Silicosis" contracted in mining operations to the list of industrial diseases under the Act, by amendment effective April 8th, 1926. The balance

in the account at the beginning of 1933 was \$295,313.36; \$564,797.57 was collected by assessment and \$22,745.39 was added for interest: \$104,281.00 was paid for compensation, \$18,010.65 for medical aid, \$40,203.48 for salaries and expenses in connection with examination of underground mine-workers; \$2,706.79 for salaries and expenses of Referee Board; and \$2,145.51 was transferred to the Accident Fund for the expenses of handling claims and supervision. The surplus in the account December 31, 1933, was \$715,508.89.

Investments

Particulars of the Board's investments are given in Table 14.

The total invested at the end of the year in Schedule 1 was \$24,312,212.42, consisting of \$23,697,156.66 value of investments at the beginning of the year, \$455,402.20 invested during the year, \$308,656.13 accrued interest (earned but not received) less \$149,002.57 principal returned.

Particulars of each investment are shown in the list, including kind of investment, particular security, yield of interest, term, par value, book value, and accrued interest.

With the exception of short-date deposits of current funds intended for use before the current year's assessments are received, all investments consist of Province of Ontario bonds, municipal or municipally-guaranteed debentures, and Dominion of Canada guaranteed bonds.

The average rate of interest received on permanent investments in Schedule 1 during 1933 was approximately 4.89 per cent., as compared with 5.25 per cent. in 1932, and 5.22 per cent. received during 1931. Three per cent. is received on current bank balances. The increase in interest rate for 1931 and 1932 was in part due to premiums on United States funds.

Schedule 2 Funds

The funds handled by the Board in respect of Schedule 2 industries include employers' deposits for pensions required to be made with the Board under the provisions of Section 28 of the Act, temporary deposits or advances of money made by employers under Section 32 to facilitate prompt payment of claims and claimants' moneys held by the Board in cases of awards, payment of which by reason of the claimant being a minor or for other reason is deferred to a future time.

The standing of Schedule 2 funds at December 31, 1933, is shown in the latter part of Table 9, and the particulars and a list of Schedule 2 investments are given in Table 14.

At the end of 1933 the deposits held under Section 28 amounted to \$3,381,042.39, deposits under Section 32 to \$44,563.17, the amount of claimants' moneys held by the Board was \$23,850.48, and accrued interest, neither received nor apportioned, amounted to \$33,975.56, making a total of \$3,483,431.60, of which \$3,416,017.96 was held in permanent investments and \$33,438.08 was on deposit in the Imperial Bank and \$33,975.56 was interest accrued on investments but not yet payable.

The rate of interest on Schedule 2 funds during 1933 was 5.75 per cent., as compared with 5.68 per cent. during 1932 and 5.81 per cent. during 1931.

TABLE 9

STANDING SCHEDULE 1 ACCIDENT FUND AS AT DECEMBER 31, 1933

ASSETS	LIABILITIES
Cash in Banks: Canadian Bank of Commerce..... \$3,965 45 Royal Bank of Canada..... 1,455 61 \$5,431 06 Short Date Deposits..... 225,000 00 Investments..... 23,778,556 29 Accrued Interest and Interest Due and Unpaid on Invest- ments..... 422,247 90 Due from Schedule 2 Employers for Administration Expenses paid out of Schedule 1 Funds 25,860 86 Due from Dominion of Canada for Administration Expenses paid out of Schedule 1 Funds 15,888 89 Due from Province of Ontario for Administration Expenses paid out of Schedule 1 Funds 22,065 72 Assessments esti- mated to be due on adjustment of 1933 Pay Rolls. (See Table 1).... \$74,375 00 Less—Merit Rating Refunds to be made..... 94,995 58 — 20,620 58	Overdraft—Dominion Bank... \$419,176 99 Compensation Deferred, other than Pensions..... 54,751 57 Pension Liability..... 19,777,085 78 Balance of Silicosis Account at Credit of Employers..... 715,508 89 Balance at Credit of Rehabili- tation Clinic Account..... 354 10 Compensation estimated out- standing..... 1,179,875 98 Medical Aid estimated out- standing..... 266,838 12 Assets in Excess of Liabilities: Disaster Reserve \$270,095 56 Accrued Interest and Interest Due and Un- paid on Invest- ments..... 422,247 90 \$692,343 46 Balance at Credit of Classes (Table 1)..... 1,368,495 25 2,060,838 71
<u>\$24,474,430 14</u>	<u>\$24,474,430 14</u>

STANDING SCHEDULE 2 FUNDS AS AT DECEMBER 31, 1933

Cash in Imperial Bank..... \$33,438 08 Investments..... 3,416,017 96 Accrued Interest on Investments 33,975 56	Balance Employers' Deposits under Section 28..... \$3,381,042 39 Balance Employers' Deposits under Section 32..... 44,563 17 Claimants' Moneys held by Board..... 23,850 48 Accrued Interest on Invest- ments..... 33,975 56
<u>\$3,483,431 60</u>	<u>\$3,483,431 60</u>

TABLE 10

PENSION FUND, SCHEDULE 1 BY CLASSES, DECEMBER 31, 1933

Class	Balance Forward from 1932	Pension Awards during 1933	Interest Received	Pension Payments	Balance as at Dec. 31, 1933	Class
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
1	2,017,085 33	19,077 18	97,975 26	182,620 36	1,951,517 41	1
2	995,560 10	24,496 08	43,864 73	85,157 65	983,763 26	2
3	275,757 97	9,870 44	13,539 08	26,508 93	272,658 56	3
4	635,360 55	32,861 02	31,359 88	64,673 20	634,908 25	4
5	2,708,651 11	†184,768 85	134,840 65	275,033 21	2,753,227 40	5
6	843,151 11	62,888 53	42,101 02	85,940 40	862,200 26	6
7	555,914 89	23,538 78	27,294 10	57,083 18	549,664 59	7
8	368,406 46	22,916 26	18,323 99	35,818 61	373,828 10	8
9	947,958 31	13,634 23	46,087 98	88,790 93	918,889 59	9
10	1,014,154 58	16,633 35	49,536 66	87,938 28	992,386 31	10
11	904,194 17	29,286 30	44,411 27	83,155 27	894,736 47	11
12	627,756 17	37,053 26	31,069 35	65,134 13	630,744 65	12
13	460,927 28	17,637 57	22,758 89	40,375 49	460,948 25	13
14	194,130 12	18,460 19	9,771 70	20,677 69	201,684 32	14
15	757,456 47	70,341 05	38,211 81	75,651 59	790,357 74	15
16	491,773 28	18,185 09	24,313 97	41,179 88	493,092 46	16
17	416,931 78	11,907 03	20,387 90	40,322 56	408,904 15	17
18	126,134 18	33,331 66	6,840 29	15,366 31	150,939 82	18
19	293,499 08	12,465 28	14,448 74	28,648 97	291,764 13	19
20	508,746 26	68,957 54	26,296 73	47,566 87	556,433 66	20
21	887,288 88	72,601 15	44,367 49	94,389 20	909,868 32	21
22	385,572 36	27,354 04	19,238 61	38,454 99	393,710 02	22
23	1,279,285 63	45,934 33	63,136 50	110,223 80	1,278,132 66	23
24	2,010,812 82	110,752 98	99,578 35	198,418 75	2,022,725 40	24
	19,706,508 89	984,952 19	974,754 95	1,889,130 25	19,777,085 78	

†Transferred from Silicosis Account: Class 5, \$56,000.33.

TABLE 11

DISASTER RESERVE, DECEMBER 31, 1933

Disaster Reserve as at December 31, 1932.....	\$257,875 59
Interest credited in 1933.....	12,589 97
Withdrawn account Class 17 Current Fund.....	\$270,465 56
	370 00
Amount as at December 31, 1933.....	\$270,095 56

TABLE 12

COMPENSATION DEFERRED, DECEMBER 31, 1933

Balance in fund, December 31, 1932.....		\$83,172 63
Compensation awarded, payment deferred, during 1933.....		5,594 58
Interest credited for 1933.....		2,917 87
		<u>\$91,685 08</u>
Paid claims during 1933:		
Principal.....	\$33,634 19	
Interest.....	3,299 32	
		<u>36,933 51</u>
Balance, December 31, 1933.....		<u>\$54,751 57</u>

TABLE 13

SILICOSIS ACCOUNT, DECEMBER 31, 1933

Balance in fund, December 31, 1932.....		\$295,313 36
Assessments collected under Class 5.....		564,797 57
Interest credited for 1933.....		22,745 39
		<u>\$882,856 32</u>
Payments made:		
For Compensation.....	\$104,281 00	
For Medical Aid.....	18,010 65	
For Salaries and Expenses.....	40,203 48	
To Accident Fund for Supervision.....	2,145 51	
For Salaries and Expenses of Referee Board.....	2,706 79	
		<u>167,347 43</u>
Balance December 31, 1933.....		<u>\$715,508 89</u>

TABLE 14

INVESTMENTS, DECEMBER 31, 1933**Schedule 1**

Book Value of Investments, January 1, 1933.....		\$23,697,156 66
Invested during Year.....		455,402 20
		<u>\$24,152,558 86</u>
Less Principal Returned.....		149,002 57
Book Value of Investments, December 31, 1933, Principal.....		\$24,003,556 29
Plus Accrued Interest to December 31, 1933.....		308,656 13
Total Book Value of Investments, December 31, 1933.....		<u>\$24,312,212 42</u>

Schedule 2

Book Value of Investments, January 1, 1933.....		\$3,459,168 09
Invested during Year.....		7,371 38
		<u>\$3,466,539 47</u>
Less Principal Returned.....		50,521 51
Book Value of Investments, December 31, 1933, Principal.....		\$3,416,017 96
Plus Accrued Interest to December 31, 1933.....		33,975 56
Total Book Value of Investments, December 31, 1933.....		<u>\$3,449,993 52</u>

LIST OF INVESTMENTS

SCHEDULE 1 FUNDS

Municipal Debentures

Security	Yield Rate (Per Cent.)	Term	Par Value		Book Value		Accrued Interest	
			\$	c.	\$	c.	\$	c.
Amherstburg	5.50	1934-1938	9,181	33	9,307	54	22	60
Belleville:	6.25	May 15, 1941	65,000	00	64,041	33	491	51
	5.35	Jan. 2, 1942	14,000	00	14,585	21	.....	.....
	5.35	April 5, 1942	13,000	00	13,570	43	185	92
	5.30	May 1, 1952	120,000	00	122,812	26	1,103	02
	5.30	1947-1949	20,000	00	19,400	39	167	12
	5.041	1943-1954	156,000	00	147,320	97	1,769	45
	5.645	1946-1960	147,388	05	136,310	35	1,837	30
	5.798	1946-1950	17,856	38	16,494	88	146	70
	5.645	1945-1959	24,545	76	22,707	10	100	85
Blind River (guaranteed by Province of Ontario)	4.70	1934-1948	33,024	63	32,575	13	993	40
Bowmanville	5.27	1945-1949	41,035	25	39,955	41	1,371	60
Brampton:	5.50	Dec. 15, 1934	1,691	47	1,699	49	4	15
	5.50	1934-1944	1,899	99	1,803	22	3	50
Brantford:	6.25	Dec. 31, 1942	10,000	00	8,809	48	.....	.....
	6.20	1934-1939	37,500	00	36,704	72	.....	.....
	5.972	1937-1947	52,200	00	52,295	21	.....	.....
	5.535	1940-1949	53,000	00	50,645	69	116	15
	4.95	1941-1953	13,000	00	13,703	67	31	34
	5.	Dec. 31, 1950	5,000	00	4,431	90	.....	.....
Bridgeburg	5.	1950-1956	13,403	01	14,239	55	401	90
Burlington	4.80	1942-1951	10,843	18	11,057	20	106	95
Carleton Place	5.50	1934-1941	11,718	34	11,718	34	26	50
Collingwood (guaranteed by County of Simcoe)	5.45	1947-1951	191,000	00	181,837	98	784	90
Cornwall	5.20	1944-1953	51,862	79	53,506	55	1,437	95
Creemore (guaranteed by County of Simcoe)	5.375	Sept. 1, 1934	534	62	537	78	10	60
Dundas	5.375	1934-1946	15,682	56	15,787	99	285	90
East York:	5.446	1940-1965	172,187	29	162,803	55	1,438	81
	5.448	1940-1965	72,105	65	68,190	59	306	20
Englehart (guaranteed by Province of Ontario)	5.40	1945-1954	20,388	11	21,729	23	103	90
Essex, Village	5.50	1933 & 1934	1,266	00	1,256	46	43	60
Essex Border Utilities Commission	5.484	1942-1956	199,989	88	200,333	79	10,065	25
Etobicoke, Township:	5.017	1946-1949	45,000	00	47,214	04	1,356	17
	4.95	1940-1957	25,277	74	25,396	89	848	35
	5.19	1941-1957	71,000	00	69,569	72	593	30
	4.95	1940-1958	28,416	47	28,555	77	968	60
	6.50	1937-1948	91,071	95	82,441	61	972	35
Fort Erie:	5.05	1945-1961	50,715	22	53,582	36	229	25
	5.05	1944-1961	23,621	00	24,784	35	601	50
Fort William:	5.75	Feb. 1, 1944	25,000	00	23,540	04	523	97
	6.40	May 1, 1950	10,000	00	9,595	00	100	27
	5.125	April 1, 1955	55,000	00	54,114	34	685	62
	4.91	1946-1951	69,924	85	70,576	96	296	95
	4.91	July 1, 1952	34,672	60	35,049	37	.....	.....
	4.91	July 1, 1947	42,751	00	43,127	86	.....	.....
	5.07	April 1, 1959	76,000	00	75,238	21	947	40
Fort William (guaranteeing McKellar Hospital)	4.625	May 1, 1948	88,000	00	86,847	00	661	80
Forest Hill Village:	5.036	1943-1957	44,730	93	44,543	30	747	55
	5.15	1940-1948	112,061	49	110,971	29	460	50
	5.055	1934-1958	91,683	13	91,180	84	376	75
	5.75	1934-1939	64,034	46	63,118	87	526	30
	5.60	1940-1959	121,602	70	113,754	24	.....	.....
	5.60	1934-1949	56,007	44	54,642	21	122	75
	5.22	1944 & 1947	26,000	00	25,512	84	213	70

TABLE 14—Continued
Municipal Debentures—Continued

Security	Yield Rate (Per Cent.)	Term	Par Value		Book Value		Accrued Interest	
			\$	c.	\$	c.	\$	c.
Galt:	5.622	Oct. 30, 1940	42,000	00	39,308	31	321	04
	5.65	Dec. 6, 1961	19,284	69	18,458	31	70	50
	5.30	1934-1943	83,374	04	84,167	55	3,844	33
	5.20	Dec. 1, 1962	68,400	36	71,456	15	319	50
	5.20	Dec. 1, 1962	14,135	90	15,819	95	72	03
	4.95	Dec. 15, 1964	14,097	18	15,319	52	36	10
	5.05	July 2, 1965	35,254	75	37,743	31	.....	.....
Glencoe:	6.75	1934-1940	8,559	87	8,188	53	353	40
	5.33	May 15, 1959	70,000	00	71,651	70	632	90
Grey, County Guelph:	5.25	Aug. 1, 1945	75,000	00	73,418	28	1,571	92
	6.	1940-1944	13,287	11	12,844	30	368	39
	5.183	June 30, 1942	75,000	00	74,065	86	.....	.....
	5.20	June 30, 1938	20,000	00	19,855	58	.....	.....
	4.914	June 30, 1942	11,000	00	11,064	79	.....	.....
	5.152	Dec. 31, 1953	46,441	00	39,810	09	.....	.....
Hamilton:	5.875	1935-1937	8,740	84	8,564	17	37	11
	5.375	Feb. 1, 1939	4,726	76	4,754	57	108	35
	6.	1934-1940	77,651	69	77,651	69	765	85
	5.90	1934-1941	164,629	81	165,246	94	3,301	62
	5.45	1937 & 1938	40,000	00	40,869	26	604	93
	5.50	Feb. 1, 1936	7,000	00	7,081	03	176	05
	4.95	1934-1942	145,000	00	148,598	76	3,321	10
	5.749	1941-1945	44,000	00	41,559	58	554	52
	5.714	1938-1945	190,000	00	175,778	77	3,584	00
	5.554	1938-1945	77,000	00	71,667	72	1,442	96
	5.	1940-1945	97,000	00	93,356	96	1,088	25
	5.	1940-1947	102,000	00	98,417	12	1,521	65
	5.064	1947-1949	54,000	00	53,648	28	673	15
	5.064	1947-1949	104,000	00	103,322	79	854	80
	5.06	1947 & 1949	2,000	00	1,987	18	.....	.....
	5.06	1947-1949	6,000	00	5,961	56	24	65
	5.068	1946-1948	19,000	00	17,950	00	208	50
	5.067	1946-1949	42,000	00	39,671	11	310	70
	5.068	1946-1948	47,000	00	44,413	73	.....	.....
	5.068	1946-1948	55,000	00	51,896	42	1,030	70
	5.068	1946-1948	32,000	00	30,193	19	355	10
	5.068	1946-1948	9,000	00	8,492	59	66	60
	5.067	1946-1948	16,000	00	15,097	29	59	20
	5.068	1946-1949	82,000	00	77,367	53	1,536	70
	5.067	1946-1949	51,000	00	48,117	79	760	80
	5.048	Jan. 2, 1945	43,000	00	42,821	86	.....	.....
	5.048	Feb. 1, 1945	26,000	00	25,892	27	541	40
	5.048	April 1, 1945	16,000	00	15,933	71	199	45
	5.048	June 1, 1945	55,000	00	54,772	15	218	50
	5.048	May 1, 1945	32,000	00	31,867	42	263	00
	6.012	1943-1952	170,000	00	169,800	64	4,275	60
	5.55	April 1, 1950	26,000	00	27,253	42	393	20
	5.57	April 1, 1952	17,000	00	17,837	97	257	10
	5.05	Feb. 1, 1945	50,000	00	47,625	46	937	00
	4.95	1959-1963	50,000	00	50,373	83	410	95
	5.20	Jan. 2, 1942	3,000	00	2,961	00	.....	.....
	5.20	April 1, 1945	3,000	00	2,948	40	37	40
	5.20	July 3, 1942	5,000	00	4,762	00	.....	.....
	5.20	Dec. 1, 1942	4,000	00	3,800	80	15	30
	5.20	Feb. 1, 1944	4,000	00	3,775	60	74	95
	5.185	1950 & 1951	28,000	00	27,412	41	230	15
	5.186	1952 & 1953	100,000	00	97,784	79	821	90
	5.18	April 1, 1951	22,000	00	21,535	11	274	25
Hanover	5.30	1945-1959	65,703	97	67,152	38	1,197	95
Hastings	5.50	1934-1935	2,984	08	2,962	90	12	65
Hawkesbury	7.25	1933-1940	51,432	34	48,982	22	2,830	50

TABLE 14—Continued
Municipal Debentures—Continued

Security	Yield Rate (Per Cent.)	Term	Par Value		Book Value		Accrued Interest	
			\$	c.	\$	c.	\$	c.
Hydro Electric Power Commission (guaranteed by Province of Ontario):	5.004	Jan. 2, 1970	95,000	00	91,046	67	.....	
	4.70	June 24, 1941	40,000	00	43,255	87	4	60
	5.35	Jan. 1, 1970	25,000	00	22,614	50	.....	
Kingston:	6.10	1935-1948	4,600	00	4,575	34	46	12
	6.125	1934-1945	40,400	00	40,112	28	.....	
Kingsville Kitchener:	5.30	Jan. 1, 1942	35,000	00	35,449	68	.....	
	6.625	1934-1941	33,155	59	32,993	55	1,251	70
	5.25	1943-1951	47,682	18	48,817	06	222	73
	5.25	1943-1952	28,490	33	29,179	10	390	65
	5.75	1934-1946	819	47	807	59	9	50
	4.99	1942-1945	24,849	50	24,871	56	364	20
Leaside Lincoln, County Lindsay Listowel London:	6.	1933-1949	96,000	00	92,620	30	2,647	25
	4.95	Sept. 11, 1943	90,000	00	90,351	27	1,368	50
	5.40	Jan. 1, 1935	14,681	07	14,696	42	.....	
	5.875	1934-1947	13,195	08	12,890	02	302	20
	5.523	Aug. 3, 1939	24,000	00	22,156	04	397	15
	5.50	1937 & 1938	11,000	00	10,590	34	.....	
	6.538	June 30, 1942	25,000	00	21,314	34	3	05
	6.27	1935-1939	114,425	61	113,579	73	18	75
	5.85	Jan. 1, 1944	50,000	00	46,826	40	.....	
	5.35	1940 & 1941	15,000	00	15,139	81	2	26
	5.35	1937-1941	75,000	00	75,553	06	11	30
	5.25	1934-1940	103,623	46	104,478	56	1,904	96
	5.23	Aug. 3, 1939	20,000	00	18,748	70	330	96
	4.955	June 30, 1945	25,000	00	25,102	83	3	42
	4.955	1938-1942	45,000	00	45,125	58	.....	
	4.955	1939-1945	26,000	00	26,075	57	.....	
	4.981	June 30, 1942	25,000	00	23,745	65	.....	
	5.	1944-1949	236,000	00	236,000	00	.....	
	4.819	1945-1950	299,000	00	304,656	69	3,727	30
	4.819	1946-1950	58,000	00	59,060	49	.....	
Middlesex, County	5.10	1941-1945	79,000	00	78,415	20	1,309	45
Midland (guaranteed by County of Simcoe):	4.97	1940-1947	14,339	86	14,957	36	263	63
	4.97	1940-1944	10,720	05	11,126	80	98	52
	4.964	1940-1947	36,422	68	36,516	27	533	85
	4.971	1940-1957	47,160	21	47,311	05	1,285	60
Mimico:	5.636	1935-1960	62,940	45	62,103	45	.....	
	5.68	1935-1950	36,525	33	34,673	72	.....	
Mount Forest	5.05	1933-1961	46,134	66	48,226	05	2,127	05
	5.20	1945-1948	26,183	59	25,683	65	46	60
Napanee	4.80	1941-1943	14,623	28	14,825	76	244	35
Niagara Falls:	6.60	1938-1945	50,548	31	45,739	47	1,904	19
	6.50	1934-1941	59,553	78	58,392	83	1,801	30
	5.318	1940-1953	54,098	50	55,053	80	1,744	48
	5.32	1938-1952	16,139	50	15,694	08	73	89
North Bay:	6.	1938-1942	1,788	66	1,706	56	50	70
	5.70	1937-1942	76,276	50	77,501	41	3,071	92
	4.75	1937-1947	42,775	84	43,534	92	52	75
	4.75	1937-1943	17,558	14	17,299	28	530	35
	5.10	1939-1948	152,370	42	157,378	25	.....	
Northumberland & Durham, United Counties of	5.394	1934-1948	52,547	39	51,393	70	115	15
	6.05	1935-1942	20,246	58	18,892	48	64	89
North Toronto (City of Toronto) North York, Township:	4.97	1940 & 1941	8,500	00	8,768	27	372	72
	4.97	1940-1944	17,866	71	18,544	52	576	10
	4.97	1940-1943	25,811	14	26,745	01	357	80
	4.95	1943-1957	36,885	12	39,229	21	1,700	75
	4.75	1940-1948	47,687	13	48,660	85	1,998	90
	4.85	1940-1958	24,469	63	26,207	01	1,128	25

TABLE 14—Continued
Municipal Debentures—Continued

Security	Yield Rate (Per Cent.)	Term	Par Value		Book Value		Accrued Interest	
			\$	c.	\$	c.	\$	c.
Oakville	5.50	1934-1935	1,182	56	1,190	86	17	70
Orillia (guaranteed by County of Simcoe)	4.96	1941-1954	17,156	14	17,233	35	216	20
Oshawa:	6.75	1934-1935	14,864	61	14,709	98	112	40
	6.40	1945-1951	45,133	48	43,448	04	2,270	24
	5.40	1934-1936	16,207	92	16,247	88	.....	.....
	5.375	June 1, 1938	6,068	02	5,970	07	177	88
	5.322	1939-1943	78,000	00	76,385	54	2,286	58
	5.648	1945-1949	100,000	00	98,571	79	.....	.....
Ottawa:	6.12	July 1, 1939	10,800	00	9,731	26	.....	.....
	4.95	July 1, 1951	15,000	00	16,830	52	.....	.....
	5.514	1951 & 1961	226,000	00	225,567	82	.....	.....
	5.54	July 1, 1961	114,000	00	113,357	92	.....	.....
	5.523	July 1, 1961	46,000	00	45,850	77	.....	.....
Owen Sound:	5.20	Feb. 1, 1943	25,000	00	25,555	66	576	37
	4.95	April 1, 1945	50,000	00	50,223	59	623	30
	5.10	Feb. 1, 1945	50,000	00	49,568	74	1,041	10
Oxford	6.25	1934-1936	7,651	49	7,476	17	222	20
Parry Sound:	6.50	1934-1944	19,223	80	18,927	76	480	30
	7.125	1937-1950	50,235	30	45,984	41	1,263	44
Pembroke	5.	1946-1954	75,025	53	75,025	53	2,199	36
Perth:	5.50	Dec. 20, 1934	436	24	436	31	65	.....
	5.50	1934-1943	2,098	72	2,048	68	8	60
	5.50	1934-1944	273	45	266	46	1	10
	5.50	Dec. 1, 1934	49	44	49	22	20	.....
	4.95	1940-1947	52,000	00	52,209	53	1,267	95
	4.79	1940-1948	91,000	00	92,626	81	2,667	65
	5.10	1945-1950	21,000	00	20,795	08	701	90
Peterborough:	6.10	Dec. 31, 1946	15,000	00	13,531	93	.....	.....
	6.205	June 30, 1950	155,000	00	151,750	15	25	48
	6.25	Dec. 31, 1940	50,000	00	50,000	00	.....	.....
	5.85	June 30, 1951	50,000	00	42,668	00	.....	.....
Port Arthur:	6.595	June 1, 1940	50,000	00	48,443	43	246	60
	5.20	June 1, 1959	50,000	00	48,597	35	205	50
	6.384	June 1, 1948	53,000	00	48,610	40	239	60
Port Arthur (guaranteeing General Hospital):	5.125	Nov. 1, 1955	100,000	00	104,911	10	904	10
	5.15	Oct. 1, 1954	40,000	00	41,783	93	548	50
Preston	6.50	1934-1937	5,119	15	5,029	47	246	05
Renfrew:	5.75	1934 & 1935	2,297	76	2,310	75	12	85
	5.85	1934-1947	6,960	74	7,022	78	308	95
	4.95	1947-1958	55,034	42	55,382	50	2,080	70
Richmond Hill	5.50	1934-1944	5,568	15	5,568	15	255	90
St. Catharines:	5.385	Dec. 29, 1945	50,000	00	48,317	92	13	70
	6.312	1934-1940	17,500	00	17,603	37	.....	.....
	6.321	1934-1940	20,300	00	20,256	01	.....	.....
	5.45	1934-1942	24,750	00	25,268	76	248	18
St. Marys:	5.50	Oct. 31, 1943	4,870	30	4,693	74	.....	.....
	5.50	Jan. 1, 1944	2,500	00	2,405	60	.....	.....
St. Thomas:	6.38	1937-1951	129,562	40	125,706	96	3,258	56
	6.38	1938 & 1939	3,387	15	3,242	43	3	57
	5.40	1934-1937	70,000	00	70,799	78	483	29
	5.15	1949-1953	25,000	00	24,569	07	58	22
	5.20	1934-1949	39,000	00	38,447	35	90	82
Sandwich:	5.625	1933-1935	2,070	76	2,085	28	115	65
	6.625	1932-1943	18,392	05	17,758	63	692	35
	6.549	1938-1940	6,774	32	6,547	79	18	92
	6.546	1932-1949	41,737	53	40,112	96	624	35
	5.484	1944-1955	78,106	11	78,248	85	2,165	56
	5.579	1944-1947	11,000	00	10,911	68	51	40
	5.25	1944-1958	313,879	39	323,318	64	15,797	10
	5.50	1945-1960	126,694	20	126,694	20	.....	.....

TABLE 14—Continued

Municipal Debentures—Continued

Security	Yield Rate (Per Cent.)	Term	Par Value		Book Value		Accrued Interest	
			\$	c.	\$	c.	\$	c.
Sandwich West, Township	5.05	1938-1948	80,272	18	85,913	94	4,037	80
Sandwich, Windsor & Amherstburg Railway Company (Guaranteed by Province of Ontario)	5.777	June 1, 1943	49,000	00	44,475	92	181	25
Sarnia:	6.50	1934-1939	5,142	04	5,006	87	.....	.....
	6.60	1934 & 1935	13,000	00	12,798	61	.....	.....
	5.217	1942-1947	62,914	68	61,739	85	792	90
Sault Ste. Marie:	5.50	Mar. 25, 1949	24,771	50	26,048	88	394	97
	6.405	April 1, 1950	45,000	00	40,887	94	623	84
	6.555	Mar. 1, 1935	100,000	00	99,219	10	2,005	48
	5.096	Jan. 20, 1945	6,000	00	6,208	52	147	35
Scarborough, Township:	4.70	1940-1943	25,000	00	25,515	23	54	80
	5.35	1942-1958	75,474	03	72,308	64	165	40
	6.	1934-1940	25,689	23	25,341	22	56	30
Simcoe	5.50	1934-1945	6,680	32	6,832	03	16	45
Smith's Falls:	5.50	1934-1944	4,553	60	4,553	60	209	30
	5.50	1934-1946	12,219	65	12,584	50	490	15
	5.50	1934-1936	530	17	535	22	15	95
	5.775	1934-1937	1,699	46	1,685	93	62	50
	5.776	1934-1947	10,283	26	10,105	74	378	10
	5.022	1940-1945	64,306	49	64,203	82	2,158	21
	5.	1944-1946	54,000	00	54,000	00	1,812	33
Stratford:	5.50	Jan. 1, 1945	25,000	00	23,988	09	.....	.....
	5.50	Jan. 1, 1945	15,000	00	14,393	96	.....	.....
	5.50	Jan. 1, 1945	10,000	00	9,595	24	.....	.....
	5.625	Jan. 1, 1945	13,000	00	12,340	86	.....	.....
	6.25	Jan. 1, 1951	40,000	00	38,955	43	.....	.....
	5.40	Jan. 1, 1942	124,000	00	128,781	36	.....	.....
	5.40	Jan. 1, 1942	50,000	00	50,320	15	.....	.....
	5.401	1937 & 1952	83,000	00	83,330	80	.....	.....
	4.95	June 15, 1940	7,000	00	7,020	36	191	78
	4.95	June 15, 1955	30,000	00	30,201	43	821	92
	4.915	Jan. 1, 1945	2,000	00	2,014	17	.....	.....
Sudbury:	7.	1934-1937	18,321	43	17,509	02	765	45
	5.50	1940-1949	49,943	48	47,852	80	136	80
	5.05	1945-1948	66,235	66	65,908	09	825	65
Thorold	5.134	Aug. 15, 1958	3,000	00	2,944	40	62	90
Tillsonburg:	5.50	Mar. 20, 1945	975	00	975	00	42	16
	5.50	1934-1944	835	20	835	20	36	00
	5.50	1934-1935	757	06	757	06	32	60
	5.50	1934-1935	378	52	378	52	16	30
Toronto:	6.049	1937 & 1939	16,000	00	15,675	10	294	14
	6.049	April 1, 1938	4,000	00	3,915	59	55	45
	6.049	1937 & 1938	7,000	00	6,871	17	.....	.....
	6.08	July 1, 1945	7,000	00	6,371	88	.....	.....
	6.08	July 1, 1948	4,000	00	3,398	75	.....	.....
	6.021	Jan. 1, 1955	19,000	00	15,582	25	.....	.....
	6.	1934-1937	25,000	00	24,740	80	342	80
	6.434	1941-1948	269,000	00	259,583	33	4,068	27
	6.436	1940-1948	231,000	00	223,340	17	2,316	40
	6.24	1934-1939	49,000	00	48,755	52	982	70
	6.20	1935-1940	50,000	00	49,701	92	1,002	74
	6.25	June 1, 1951	100,000	00	97,359	31	509	59
	6.40	June 1, 1948	59,000	00	56,798	65	300	66
	6.35	1943 & 1944	147,000	00	143,288	46	749	10
	6.35	1942 & 1944	53,000	00	51,753	50	270	08
	6.	1937-1940	44,000	00	43,055	25	.....	.....
	6.	1936-1949	61,000	00	61,000	00	310	85
	6.	1937-1947	17,000	00	16,402	72	.....	.....
	6.	1942-1951	52,000	00	52,000	00	786	41
	6.	1935-1940	50,000	00	49,074	81	.....	.....
	6.	1937-1941	28,000	00	28,000	00	.....	.....
	6.	1937-1939	9,000	00	9,000	00	45	86

TABLE 14—Continued
Municipal Debentures—Continued

Security	Yield Rate (Per Cent.)	Term	Par Value		Book Value		Accrued Interest	
			\$	c.	\$	c.	\$	c.
Toronto:	6.	1937-1939	7,000	00	7,000	00	105	86
	6.	1937-1939	10,000	00	10,000	00	.....	
	6.	1937-1939	14,000	00	13,728	32	.....	
	6.	1938 & 1939	9,000	00	8,806	51	.....	
	5.40	1939-1941	150,000	00	150,822	67	2,757	55
	5.35	Mar. 1, 1951	83,000	00	89,081	77	1,664	55
	5.35	Jan. 1, 1951	15,000	00	16,059	99	.....	
	5.20	1940-1942	58,000	00	57,322	38	484	66
	5.20	1940-1951	41,000	00	42,002	75	.....	
	5.25	April 1, 1951	50,000	00	48,577	67	630	14
	5.02	1940-1951	21,000	00	22,624	39	107	01
	5.02	Mar. 1, 1940	1,000	00	1,053	77	20	05
	4.925	July 1, 1950	20,000	00	20,168	39	.....	
	4.925	April 1, 1950	25,000	00	25,210	46	315	07
	5.265	July 1, 1944	35,000	00	32,854	39	.....	
	4.95	June 1, 1946	7,000	00	6,708	98	25	90
	4.95	1943-1945	40,000	00	38,564	07	300	82
	4.95	1943-1948	33,000	00	31,747	61	.....	
	4.95	1945-1951	106,000	00	106,521	94	.....	
	6.106	1945-1952	27,000	00	25,523	48	374	30
	4.90	June 1, 1945	18,000	00	19,725	05	91	75
	4.90	Mar. 1, 1949	2,000	00	2,129	20	36	75
	4.75	June 1, 1948	2,000	00	2,259	21	10	20
	4.77	July 1, 1948	3,000	00	3,384	02	.....	
	4.75	1950 & 1951	84,000	00	96,176	74	.....	
	4.75	June 1, 1951	75,000	00	86,057	25	382	20
	4.82	1942-1950	30,000	00	33,210	26	152	90
	4.82	Oct. 1, 1949	25,000	00	28,264	19	378	10
	5.05	1955-1959	150,000	00	148,971	42	616	40
	5.30	1946-1958	53,000	00	54,064	66	734	75
	5.65	1953 & 1957	55,000	00	53,986	94	762	50
	5.70	1942-1947	60,000	00	59,083	07	831	80
	5.618	1958-1962	125,000	00	122,968	13	1,732	85
	5.70	1943 & 1944	17,000	00	16,741	94	235	65
	5.40	1955 & 1956	100,000	00	101,278	18	1,386	30
	5.27	1948 & 1950	89,000	00	91,109	86	1,233	80
	5.35	1945 & 1946	71,000	00	75,103	19	1,073	75
	5.35	June 1, 1946	25,000	00	26,467	45	123	30
	5.013	1945 & 1956	44,000	00	43,948	00	.....	
	5.10	April 1, 1952	5,000	00	5,237	66	68	55
	5.08	1950 & 1951	15,000	00	15,715	91	205	70
	5.05	April 1, 1951	11,000	00	11,570	68	150	85
	5.05	1946-1951	20,000	00	22,037	61	.....	
	5.241	Aug. 1951	28,000	00	25,618	43	314	15
Toronto Harbour Commission (guaranteed by City of Toronto)	5.102	Sept. 1, 1953	14,000	00	12,960	80	208	85
Toronto Housing Company (guaranteed by City of Toronto)	5.10	Oct. 1, 1953	120,000	00	118,521	17	1,496	00
Toronto Junction (City of Toronto)	6.187	Jan. 2, 1943	33,000	00	29,239	57	.....	
Toronto, Township	4.95	1941-1952	18,104	29	19,114	86	627	42
Trenton	5.	1942 & 1943	25,000	00	25,933	93	1,103	76
Walkerville:	6.597	1933-1942	21,878	49	21,363	81	57	60
	6.271	1942-1948	17,531	70	16,395	80	47	54
	5.	1949-1951	99,038	43	110,213	59	276	75
	4.70	1942-1947	25,511	95	26,150	35	59	40
Walkerville-East Windsor Water Commission	5.15	1947-1959	291,476	32	303,870	80	.....	
Welland, City	5.439	April 1, 1939	42,000	00	43,098	64	635	18
Welland, County	5.38	Dec. 15, 1945	10,000	00	9,670	52	23	28
Weston	5.	1949-1952	24,949	65	27,819	99	65	60

TABLE 14—Continued

Municipal Debentures—Continued

Security	Yield Rate (Per Cent.)	Term	Par Value		Book Value		Accrued Interest	
			\$	c.	\$	c.	\$	c.
West Gwillimbury, (guaranteed by County of Simcoe)	5.459	1942-1956	36,107	36	36,261	16	.....	
Wheatley, Village	5.25	1951-1960	22,892	29	23,641	35	734	75
Whitby:	5.375	1934-1946	9,698	14	9,770	38	84	75
	5.375	1934-1946	2,904	32	2,929	68	27	10
	5.38	1934-1946	4,391	17	4,432	19	38	40
Windsor:	5.563	1932-1935	11,665	41	11,654	25	28	15
	6.413	1942-1950	200,257	35	192,643	60	1,020	30
	6.05	1938-1940	32,977	61	32,877	74	585	45
	6.10	Sept. 15, 1941	12,337	43	12,252	21	219	01
	6.05	June 1, 1940	13,000	00	12,961	26	66	25
	5.32	1946-1952	110,000	00	112,106	51	1,525	00
	5.101	June 1, 1951	24,000	00	26,564	79	122	30
	4.95	1944-1950	163,000	00	155,283	31	602	90
	4.95	1943-1949	37,000	49	37,186	00	152	05
Woodstock:	5.625	Dec. 31, 1936	7,045	32	6,831	66	.....	
	5.625	Nov. 1, 1938	10,000	00	9,535	49	.....	
	5.625	Nov. 30, 1937	6,000	00	5,768	66	.....	
York, Township:	4.958	1941-1946	100,000	00	100,323	97	424	66
	5.572	1941-1951	102,407	13	106,032	52	2,053	75
	5.408	1949-1956	225,000	00	214,373	83	4,715	77
	4.979	1942-1946	195,000	00	195,338	09	4,087	00
	5.612	1945-1956	110,295	98	102,803	14	1,828	15
	5.	1945-1955	22,000	00	22,000	00	93	45
	4.85	Feb. 1, 1952	25,000	00	25,453	41	524	00
	4.85	1941-1949	20,731	26	21,923	18	.....	
	4.93	1941-1952	8,679	27	9,565	03	174	05
	4.93	1941-1952	27,659	28	30,543	18	695	65
	5.08	1945-1958	74,000	00	73,260	36	922	45
York, Township (guaranteed by County of York):	5.39	1951-1956	93,000	00	88,487	73	394	95
	4.95	1946-1957	21,000	00	21,125	40	350	95
			18,110,110	14	17,966,038	95	228,800	09

TABLE 14—Continued

Other Permanent Investments

Security	Yield Rate (Per Cent.)	Term	Par Value	Book Value	Accrued Interest
			\$ c.	\$ c.	\$ c.
Canadian National Railway Company (guaranteed by Dominion of Canada):	4.64	Feb. 1, 1954	100,000 00	104,734 40	2,095 90
	4.65	Feb. 1, 1954	50,000 00	52,296 76	1,047 95
	5.312	Feb. 1, 1954	80,000 00	76,896 49	1,676 70
	5.35	Feb. 1, 1954	36,000 00	34,442 80	754 50
	5.23	Feb. 1, 1954	121,000 00	117,552 93	2,536 05
	5.19	Feb. 1, 1954	247,000 00	241,106 97	5,176 90
	4.69	Feb. 1, 1954	50,000 00	52,027 11	1,047 95
	4.68	Feb. 1, 1954	23,000 00	23,950 36	482 05
	4.65	Feb. 1, 1954	50,000 00	52,296 76	1,047 95
	4.675	Feb. 1, 1954	50,000 00	52,123 93	1,047 95
	4.675	Feb. 1, 1954	60,000 00	62,548 71	1,257 53
	4.666	Feb. 1, 1954	25,000 00	26,093 74	524 00
	4.67	Feb. 1, 1954	90,000 00	93,838 77	1,873 95
	5.19	Feb. 1, 1954	463,000 00	451,943 82	9,640 60
	6.077	Feb. 1, 1954	40,000 00	35,608 09	832 90
	5.177	July 1, 1969	191,000 00	185,529 38	.....
	5.032	Feb. 1, 1970	200,000 00	198,933 76	4,164 45
	5.015	Feb. 1, 1970	40,000 00	39,903 10	832 90
Dominion of Canada	5.859	Nov. 15, 1941	30,000 00	28,383 74	189 05
Ontario, Province of:	5.88	Feb. 1, 1941	50,000 00	50,368 72	1,257 53
	4.80	Dec. 1, 1942	115,000 00	120,824 24	537 20
	5.75	Dec. 1, 1942	10,000 00	9,828 96	45 20
	5	Sept. 15, 1943	50,000 00	53,898 39	879 45
	4.90	Sept. 15, 1943	185,000 00	200,937 19	3,253 95
	4.85	Sept. 15, 1943	9,000 00	9,812 80	158 30
	4.85	Sept. 15, 1943	57,500 00	62,690 87	1,011 35
	4.85	Sept. 15, 1943	30,000 00	32,718 20	527 65
	4.85	Sept. 15, 1943	30,000 00	32,709 25	527 65
	4.75	Sept. 15, 1943	7,000 00	7,689 72	123 10
	6.10	July 1, 1946	250,000 00	237,012 60	.....
	5.99	July 1, 1946	100,000 00	95,734 44	.....
	5.625	July 1, 1946	115,000 00	113,721 89	.....
	5.371	Dec. 1, 1947	13,000 00	11,895 39	49 70
	5.46	Feb. 1, 1947	226,000 00	226,840 73	5,210 45
	6.01	Feb. 1, 1947	125,000 00	119,155 64	2,881 85
	5.40	Feb. 1, 1947	145,000 00	146,416 83	3,342 95
	5.43	Feb. 1, 1947	116,000 00	116,783 08	2,674 40
	5.875	Feb. 1, 1947	10,000 00	9,653 80	230 55
	5.178	Oct. 15, 1948	250,000 00	245,404 76	263 70
	4.875	Oct. 15, 1948	50,000 00	50,662 00	520 55
	4.875	Oct. 15, 1948	60,000 00	60,791 46	624 66
	4.871	Oct. 15, 1948	25,000 00	25,340 16	260 27
	4.875	Oct. 15, 1948	50,000 00	50,659 81	520 55
	5.458	Dec. 1, 1949	300,000 00	269,575 35	1,146 60
	5.449	Dec. 1, 1950	700,000 00	626,954 91	2,675 30
	4.86	Jan. 15, 1956	500,000 00	475,441 12	10,417 80
	5.016	May 1, 1959	250,000 00	249,420 05	2,054 80
Ontario, Province of (guaran- teeing The University of Western Ontario)	5.672	1942-1946	54,000 00	48,880 90	.....
Ontario, Province of (guaran- teeing Temiskaming & Northern Ontario Railway)	5.20	Feb. 1, 1959	145,000 00	120,482 46	2,431 25
			5,973,500 00	5,812,517 34	79,856 04
Total Permanent Investments, Schedule 1.....			24,083,610 14	23,778,556 29	308,656 13

TABLE 14—Continued
SCHEDULE 2 FUNDS

Security	Yield Rate (Per Cent.)	Term	Par Value		Book Value		Accrued Interest	
			\$	c.	\$	c.	\$	c.
Barton, Township	5.354	July 14, 1952	63,000	00	64,091	36	1,604	34
Belleville:	5.669	1943-1945	3,450	26	3,269	52	.....	
	5.613	1943-1950	8,000	00	7,543	24	17	55
	5.704	1940-1946	10,488	47	9,948	79	219	80
Brantford	5.42	Dec. 31, 1949	15,000	00	12,742	19	.....	
Chippawa, Town (guaranteed by County of Welland)	5.525	1941-1944	22,578	30	22,535	70	520	52
Cornwall	5.535	1941-1943	10,248	45	10,219	50	284	13
Etobicoke, Township:	5.485	1941-1955	24,867	79	23,667	05	415	60
	5.07	1941-1956	32,574	89	32,368	92	1,227	13
	5.067	1942-1956	58,470	29	61,108	73	2,422	90
	5.55	1948-1955	43,000	00	40,428	42	453	55
Galt	5.34	Dec. 15, 1965	19,460	45	18,448	20	42	65
Hamilton:	5.697	1942-1946	152,000	00	137,743	31	2,867	18
	5.54	1942-1946	134,000	00	122,999	21	512	15
	5.444	1942-1946	35,000	00	33,753	10	292	47
Hydro Electric Power Commission (Guaranteed by Province of Ontario)	5.45	June 24, 1941	15,000	00	15,499	09	17	25
Kingston	5.453	July 1, 1955	120,000	00	113,162	43	.....	
Kitchener	5.475	1944-1947	10,418	06	10,916	27	104	45
London:	5.444	Dec. 30, 1954	411,000	00	388,344	07	.....	
	5.439	1940-1956	280,000	00	269,934	07	76	70
	5.26	1940-1955	101,000	00	98,828	70	.....	
North Bay	5.799	1940-1943	33,000	00	32,332	70	1,516	65
Ontario, Province of:	5.528	Oct. 1, 1942	31,000	00	29,858	27	390	68
	5.376	April 1, 1952	19,000	00	18,172	12	239	45
	4.875	Oct. 15, 1948	50,000	00	50,661	14	520	55
Ottawa	5.574	1941-1946	36,000	00	34,517	32	.....	
Owen Sound	4.95	April 1, 1945	100,000	00	100,441	63	1,246	60
Peterborough	5.514	Dec. 31, 1945	20,000	00	19,111	18	.....	
Renfrew	5.40	1949-1953	50,234	63	50,812	03	461	73
Stamford, Township	5.458	1941-1954	246,628	19	247,690	77	408	80
Stratford:	5.201	July 1, 1954	82,000	00	83,013	85	2,190	86
	5.611	1940-1956	122,613	19	116,561	48	3,359	25
Thorold	5.50	1940-1959	49,546	82	46,811	86	617	60
Toronto:	6.325	June 1, 1940	4,000	00	3,937	20	20	38
	6.325	June 1, 1942	21,000	00	20,555	93	107	01
	6.254	1937-1940	130,000	00	128,745	73	662	55
	5.557	Dec. 1, 1940	100,000	00	102,540	85	509	59
	5.25	1940-1943	42,000	00	43,887	00	214	03
	5.25	1950 & 1951	50,000	00	48,590	80	630	14
	5.287	1948-1954	172,000	00	156,754	50	1,293	53
	5.269	1948-1954	154,000	00	140,553	15	588	57
	5.572	1947-1954	229,000	00	200,783	26	3,444	40
	5.458	Jan. 1, 1949	5,000	00	4,503	18	.....	
	5.455	July 1, 1950	4,000	00	3,806	47	.....	
Victoria, County	5.50	1951-1959	17,954	20	16,796	99	39	35
Waterloo, Town	5.68	1941-1947	19,195	72	18,930	47	885	07
York, Township	5.74	1944-1961	214,197	93	198,096	21	3,550	40
Total Permanent Investments, Schedule 2.....			3,571,927	64	3,416,017	96	33,975	56

SHORT DATE DEPOSITS, SCHEDULE 1

Short Date Debentures:

Canada Trust Co. (Huron & Erie Mortgage Corporation), 5¼% withdrawable on ten days' notice	\$100,000 00
Huron & Erie Mortgage Corporation 5¼% withdrawable Jan. 10, 1934.....	125,000 00
Total Short Date Deposits, Schedule 1.....	\$225,000 00

CHAPTER V

1932 OPERATIONS

This chapter deals with the year 1932, containing information which was not available when the report for that year was made.

It gives the final financial statement for Schedule 1 industries for the year, estimates of the adjustments of assessments and of the outstanding compensation and medical aid having to be used in the provisional statement given in Table 1 of the 1932 report; and it gives statistical information as to the accidents which happened during 1932, their causes, the nature of the injuries suffered, the number, time loss, total and average cost of the different classes of cases, and the age, wage, nationality, and marital condition of the injured workmen.

This information is contained in Tables 15 to 27.

Final Financial Statement, Schedule 1, 1932

Table 15 gives the final financial statement for Schedule 1 industries for 1932, provisional figures for which were given in Table 1 of the 1932 report. It shows the income and credits and the expenditure and charges and the balance for each class of industry; also the actual assessments and accident cost and other items of income and expenditure for each class, and the assessments and accident cost for each group of industry within the class. The list of industries included in each class and group will be found in the Board's rate book, the list of industries in the different classes is also printed with the Act, and their general nature is indicated at the bottom of Table 1 of this report.

The net income and credits for all the classes for the year were \$3,586,125.26, and the net expenditures and charges, \$3,614,142.61, leaving a deficit for the year of \$28,017.35. Adding the surplus forward from prior years, \$1,875,275.90, leaves a net actual surplus of \$1,847,258.55, as compared with a provisional or estimated surplus of \$1,607,908.14, the disparity being largely due to claims for accidents occurring in 1932 and prior years not being finally disposed of during 1933.

Assessments and Accident Cost

The assessments and accident cost (the latter comprising compensation and medical aid and payments on account of rehabilitation) in Schedule 1 for each year since the commencement of the Act, and the totals to the end of 1932, are as follows:

Year	Assessment	Accident Cost
1915.....	\$1,831,537 52	\$1,091,020 43
1916.....	2,361,463 20	1,880,004 37
1917.....	2,662,383 29	2,639,560 56
1918.....	3,303,575 83	3,214,427 57
1919.....	3,840,949 07	4,474,847 38
1920.....	5,579,333 45	5,041,947 30
1921.....	4,594,452 37	4,277,034 67
1922.....	3,984,594 64	4,323,801 07
1923.....	3,771,321 09	4,977,331 82
1924.....	4,524,700 86	4,746,314 60
1925.....	4,390,854 75	4,438,802 13
1926.....	5,167,126 64	4,711,970 90
1927.....	5,465,763 17	5,082,073 61
1928.....	6,739,696 80	6,083,772 14
1929.....	7,505,431 10	6,861,274 51
1930.....	6,396,105 73	5,925,502 17
1931.....	4,608,677 15	4,472,209 18
1932.....	3,292,309 25	3,177,386 47
Totals.....	\$80,020,275 91	\$77,419,280 88

Pay Roll and Rates of Assessment

As assessments are in the form of a percentage of pay roll, the average rate paid by employers in Schedule 1 can be determined by dividing the total assessments for the year by the total pay roll. The following table shows the total amount of pay roll and the total assessments and the average rate for \$100 pay roll for each year:

Year	Total Pay Roll	Total Assessments	Average Rate per \$100
1915.....	\$147,603,000	\$1,831,537 52	\$1 24
1916.....	220,840,000	2,361,463 20	1 07
1917.....	286,903,000	2,662,383 29	93
1918.....	310,450,000	3,303,575 83	1 06
1919.....	325,226,000	3,840,949 07	1 18
1920.....	464,589,000	5,579,333 45	1 20
1921.....	355,259,000	4,594,452 37	1 29
1922.....	391,888,000	3,984,594 64	1 02
1923.....	434,163,000	3,771,321 09	87
1924.....	386,318,000	4,524,700 86	1 17
1925.....	390,652,000	4,390,854 75	1 04
1926.....	424,926,000	5,167,126 64	1 22
1927.....	455,016,000	5,465,763 17	1 20
1928.....	504,102,000	6,739,696 80	1 34
1929.....	559,429,000	7,505,431 10	1 34
1930.....	472,742,000	6,396,105 73	1 35
1931.....	389,740,000	4,608,677 15	1 18
1932.....	317,605,000	3,292,309 25	1 04

Final Accident Figures, 1932

Table 16 shows the number of accidents happening in 1932 (in all industries under the Act) for which payment of compensation or medical aid was made. The total number was 34,758, of which 167 were death cases, 1,805 cases involving some degree of permanent disability, 15,466 temporary disability cases, and 17,320 cases which involved medical aid only. Schedule 2 cases involving medical aid only are not included as in these cases medical aid is furnished directly by the employer.

The complete figures for each year since the commencement of the Act are as follows:

Year	Medical Aid Only	Temporary Disability	Permanent Disability	Death	Totals
1915.....	*.....	9,311	1,339	296	10,946
1916.....	*.....	15,993	2,232	373	18,598
1917.....	†4,267	21,556	2,475	370	28,668
1918.....	12,822	24,089	2,624	366	39,901
1919.....	11,769	22,418	2,457	364	37,008
1920.....	15,566	27,423	2,735	373	46,097
1921.....	12,141	22,855	2,079	331	37,406
1922.....	15,913	24,461	2,082	325	42,781
1923.....	20,125	28,954	2,340	327	51,746
1924.....	20,811	25,980	2,191	315	49,297
1925.....	22,444	26,040	2,157	264	50,905
1926.....	25,330	27,150	2,421	308	55,209
1927.....	27,852	28,836	2,476	311	59,475
1928.....	31,688	30,440	2,926	414	65,468
1929.....	34,582	32,920	3,372	417	71,291
1930.....	29,189	25,613	3,147	394	58,343
1931.....	21,970	20,543	2,495	231	45,239
1932.....	17,320	15,466	1,805	167	34,758
Totals.....	323,789	430,048	43,353	5,946	803,136

*No medical aid. †Half year only.

Accident Frequencies, Schedule 1

Comparison of accident frequencies can be made by correlating the number of accidents with the total number of full year workers, data for this being available, however, only in Schedule 1. Eliminating accidents in which medical

aid only was paid, the number of accidents for each 100 full year workers for the different years are:

Year	Temporary Disability	Permanent Disability	Death	Totals
1915.....	3.63	.58	.12	4.32
1916.....	4.99	.79	.10	5.88
1917.....	5.78	.72	.07	6.57
1918.....	5.81	.66	.07	6.54
1919.....	5.81	.68	.07	6.56
1920.....	6.23	.67	.07	6.97
1921.....	6.25	.60	.05	6.90
1922.....	5.82	.52	.06	6.40
1923.....	6.02	.51	.05	6.58
1924.....	6.08	.54	.06	6.68
1925.....	5.94	.51	.05	6.50
1926.....	5.84	.54	.05	6.43
1927.....	5.94	.53	.05	6.52
1928.....	5.85	.58	.07	6.50
1929.....	5.80	.61	.06	6.47
1930.....	5.08	.66	.07	5.81
1931.....	4.28	.56	.04	4.88
1932.....	3.59	.45	.03	4.07

On the same basis of calculation, the frequency of medical aid only cases has been: 1918, 3.66; 1919, 3.70; 1920, 4.26; 1921, 4.24; 1922, 4.67; 1923, 4.96; 1924, 5.84; 1925, 6.09; 1926, 6.37; 1927, 6.73; 1928, 7.09; 1929, 7.06; 1930, 6.84; 1931, 5.72, and 1932, 5.06.

Statistical Distributions

Tables 17 to 27 give statistical details regarding accidents and workmen, including, where the data is available, Schedule 2 and Crown cases as well as Schedule 1. Considerations of space preclude more extensive tabulations, but the original material is retained and still fuller information is always available concerning the accidents in any of the different classes of industry.

Month of Occurrence

Table 17 gives the month of occurrence of all accidents. The month in which the greatest number occurred during 1932 was February, with 3,272, and the month with the lowest number was December, with 2,376.

Accidents According to Locality

The distribution of accidents according to the county or district in which they occurred is contained in Table 18. York had the highest number, with 9,631, and next in order were: Temiskaming, with 3,549; Wentworth, with 1,985; Essex, with 1,433; and Thunder Bay with 1,392. The greatest number of deaths (38) were in York; there were 18 in Temiskaming; 15 in Welland; 10 in Carleton; and 9 in Wentworth.

Time Loss, Age and Wage

In Table 19 is given the average age and wage of workmen receiving compensation, and the total and average time loss for each class of industry and for each category of disability. The average age for 1932 was 36.05 years. The average wage for 1932 was \$19.49, as compared with \$21.96 for 1931, and \$23.23 for 1930. The total time loss in temporary disability cases was 355,870 days, or an average of 23.01 days, as compared with an average of 22.73 days in 1931, and 22.13 days in 1930.

Compensation and Medical Aid Costs, Schedule 1

Table 20 contains the total and average cost of compensation and medical aid by classes in Schedule 1 for each kind of disability.

The total cost of all accidents was \$3,177,386.47, of which \$2,449,594.96 was for compensation (including payments for rehabilitation), and \$727,791.51 was for medical aid.

Of the \$2,449,594.96 compensation cost, \$881,290.15 was for temporary disability cases, \$1,160,261.56 was for permanent disability cases, and \$408,043.25 was for death cases.

The average cost of temporary disability cases was \$105.18, of which \$73.83 was for compensation and \$31.35 was for medical aid, the average in 1931 being \$93.59.

The average cost of permanent disability cases was \$945.65, of which \$254.22 was for temporary disability, \$522.39 was for permanent disability, and \$169.04 was for medical aid.

The average cost of death cases, where there were dependants, was \$5,182.53, and the average cost of all death cases, \$4,168.01, of which \$10.82 was for temporary disability, \$124.58 for burial expenses, \$3,986.25 for death benefits, and \$46.36 for medical aid.

The average cost of all cases in which compensation was paid was \$227.71, of which \$181.05 was for compensation and \$46.66 was for medical aid, as compared with \$236.83 for 1931, and \$233.80 for 1930.

The average cost of medical aid in medical aid only cases was \$5.73, as compared with \$5.79 in 1931, and \$5.67 in 1930.

Allegiance of Injured

Table 21 shows the allegiance of injured workers who received compensation, as taken from their own reports. There were 15,067, or over 86 per cent., of British allegiance, and 2,371 of foreign allegiance. Among the aliens the most numerous were: Finns, Poles, Czechs, Italians, and Russians.

Sex and Marital Condition of Injured

Table 22 gives the sex and marital condition of those receiving compensation. There were 17,242 males and 196 females. Of the males, 11,480 were married, and twenty-five of the females. There were 283 widowers and 26 widows.

Duration of Disability

Table 23 shows the week of termination of temporary disability cases. In over 41 per cent. of the cases the disability terminated in from one to two weeks. In five cases the disability lasted for more than a year.

Nature of Injuries

The first part of Table 24 shows the number of various kinds of temporary disability injuries in the different classes of industry, the second part gives an analysis of the permanent disability cases, showing the number of injuries to the several parts of the body and the percentages of impairment of earning capacity, and the third part of the table shows the number and nature of the industrial disease cases.

During 1932 there were 5,027 cuts, lacerations, and punctures; 4,069 bruises, contusions and abrasions; 2,081 fractures; 1,613 sprains, strains, twistings and wrenchings; 1,037 crushes; 563 scalds and burns; 516 injuries to eyes; 99 dislocations; and 197 herniae.

Among the 1,805 permanent disabilities were fourteen permanent total disability cases, and 218 cases exceeded ten per cent. of working capacity.

There were 55 industrial disease cases, of which 4 involved medical aid only, 33 were temporary disability cases, 16 were permanent disability cases,

and 2 were death cases. Included in these totals are 33 cases of lead poisoning, 15 cases of silicosis, 3 case each of caisson disease and chrome poisoning, and 1 case of benzol poisoning.

Causes of Accidents

Table 25 gives the prime causes of accidents in 1932. Machinery was responsible for 6,466 out of a total of 34,758, or 18.60 per cent. of all cases, as compared with 18.01 per cent. in 1931, and 20.10 per cent. in 1930.

Blood-Poisoning Cases

The number of compensation cases in which the seriousness of the accident was due to concurrent or subsequent infection rather than to the nature of the wound is shown in Table 26. There were 1,245 such cases, or 7.0 per cent. of cases compensated, including twenty-three cases of permanent disability and six deaths.

Death Cases

The nature of awards, the number, relationship, and residence of the dependants are shown in Table 27.

TABLE 15
FINAL FINANCIAL STATEMENT FOR 1932, SCHEDULE 1
BY CLASSES

Class	Income and Credits		Expenditure and Charges		Balance for 1932		Balance forward Prior Years		Balance at Dec. 31, 1932		Class
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
1	283,036	59	274,944	56	8,092	03	-188,817	53	-180,725	50	1
2	97,647	54	82,856	62	14,790	92	109,764	74	124,555	66	2
3	48,578	79	58,036	29	-9,457	50	-11,463	13	-20,920	63	3
4	83,445	26	109,349	68	-25,904	42	45,635	93	19,731	51	4
5	486,463	09	**485,744	04	719	05	638,841	18	639,560	23	5
6	139,313	76	126,418	35	12,895	41	162,665	65	175,561	06	6
7	40,921	62	51,571	81	-10,650	19	136,092	95	125,442	76	7
8	82,082	35	70,078	91	12,003	44	30,675	50	42,678	94	8
9	123,992	66	115,669	56	8,323	10	190,343	81	198,666	91	9
10	180,453	38	177,019	08	3,434	30	118,515	23	121,949	53	10
11	134,110	02	144,318	32	-10,208	30	40,663	43	30,455	13	11
12	136,210	61	120,311	78	15,898	83	42,901	27	58,800	10	12
13	73,355	30	44,257	72	29,097	58	-7,847	50	21,250	08	13
14	38,436	29	35,060	35	3,375	94	2,126	23	5,502	17	14
15	216,073	61	250,180	76	-34,107	15	16,733	33	-17,373	82	15
16	76,681	84	67,103	78	9,578	06	46,309	82	55,887	88	16
17	79,422	88	83,124	75	-3,701	87	77,460	15	73,758	28	17
18	82,375	67	99,926	93	-17,551	26	35,755	35	18,204	09	18
19	66,347	92	72,466	53	-6,118	61	28,914	33	22,795	72	19
20	185,707	09	180,956	08	4,751	01	27,978	39	32,729	40	20
21	317,833	71	318,179	20	-345	49	69,183	92	68,838	43	21
22	90,201	93	71,451	75	18,750	18	25,982	65	44,732	83	22
23	130,081	07	143,794	22	-13,713	15	281,347	56	267,634	41	23
24	393,352	28	431,321	54	-37,969	26	-44,487	36	-82,456	62	24
	†3,586,125	26	*3,614,142	61	-28,017	35	1,875,275	90	1,847,258	55	

†Includes \$12,857.50 reimbursement from D.P. & N.H.; Disaster Reserve (Class 12), \$425.00.
*Includes \$5,102.74 for Rehabilitation.
**Includes \$21,906.98 for Mine Rescue Work.

TABLE 15—Continued

BY GROUPS

Assessments and Compensation			Other Credits and Charges			
Group and Class	Assessments	Compensation and Medical Aid	Interest, Secs. 8, 105, 112 (3), etc.	Administration Expenses and Safety Assns.	Balance Forward Prior Years	Balance at December 31, 1932
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Group 010	156,011 66	137,772 24				
“ 011	56,353 70	26,419 68				
“ 012	66,246 61	72,482 79				
Class 1	278,611 97	236,674 71	4,424 62	38,269 85	—188,817 53	—180,725 50
Group 020	114,752 69	111,709 37				
“ 021	25,928 99	14,022 96				
“ 022	—54,152 30	—65,733 43				
Class 2	86,529 38	59,998 90	11,118 16	22,857 72	109,764 74	124,555 66
Group 030	30,332 28	30,264 07				
“ 031	5,512 09	4,428 22				
“ 032	2,397 11	1,076 91				
“ 033	9,624 82	16,747 24				
Class 3	47,866 30	52,516 44	712 49	5,519 85	—11,463 13	—20,920 63
Group 040	37,470 74	59,599 25				
“ 041	14,093 57	15,956 96				
“ 042	7,253 52	4,617 89				
“ 043	5,150 48	4,569 88				
“ 044	12,283 67	14,598 20				
Class 4	76,251 98	99,342 18	7,193 28	10,007 50	45,635 93	19,731 51
Group 050	9,285 14	7,221 58				
“ 051	305,010 38	281,685 72				
“ 052	66,294 70	62,274 77				
“ 053	13,216 39	33,437 21				
“ 055	6,273 88	5,462 47				
“ 056	16,877 83	14,121 42				
“ 057	7,181 81	13,409 49				
Class 5	424,140 13	417,612 66	62,322 96	68,131 38	638,841 18	639,560 23
Group 060	7,501 98	21,597 17				
“ 061	27,218 60	19,526 37				
“ 062	7,218 49	1,292 30				
“ 063	15,432 91	6,359 52				
“ 064	18,231 91	7,672 27				
“ 065	29,980 95	35,593 34				
“ 066	12,161 42	10,901 11				
Class 6	117,746 26	102,942 08	21,567 50	23,476 27	162,665 65	175,561 06
Group 070	15,679 98	22,652 59				
“ 071	13,998 52	25,788 99				
“ 072	—7 58	—272 97				
Class 7	29,670 92	48,168 61	11,250 70	3,403 20	136,092 95	125,442 76
Group 080	29,298 79	33,458 34				
“ 081	6,356 73	3,348 03				
“ 082	29,042 91	10,911 40				
“ 083	10,136 42	9,749 24				
Class 8	74,834 85	57,467 01	7,247 50	12,611 90	30,675 50	42,678 94

TABLE 15—Continued
BY GROUPS

Assessments and Compensation			Other Credits and Charges			
Group and Class	Assessments	Compensation and Medical Aid	Interest, Secs. 8, 105, 112 (3), etc.	Administration Expenses and Safety Assns.	Balance Forward Prior Years	Balance at December 31, 1932
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Group 090	8,468 94	4,318 02				
“ 091	8,489 76	20,796 69				
“ 092	1,748 67	272 34				
“ 093	3,847 78	2,480 80				
“ 094	76,241 84	72,054 12				
“ 095	5,741 96	4,476 44				
Class 9	104,538 95	104,398 41	19,453 71	11,271 15	190,343 81	198,666 91
Group 100	33,694 17	33,749 09				
“ 101	60,477 52	64,064 65				
“ 102	13,642 00	10,252 31				
“ 103	15,914 15	14,523 86				
“ 104	13,490 85	12,968 15				
“ 105	6,496 47	6,669 13				
“ 106	15,459 95	11,842 02				
“ 107	4,224 74	2,043 32				
Class 10	163,399 85	156,112 53	17,053 53	20,906 55	118,515 23	121,949 53
Group 110	24,521 59	15,252 74				
“ 111	90,490 39	96,447 96				
“ 112	6,570 61	5,843 69				
“ 113	3,663 02	15,853 83				
Class 11	125,245 61	133,398 22	8,864 41	10,920 10	40,663 43	30,455 13
Group 120	32,463 06	26,858 11				
“ 121	47,384 70	19,790 86				
“ 122	25,921 54	32,960 68				
“ 123	5,508 05	1,712 81				
“ 124	14,731 33	20,861 82				
Class 12	126,008 68	102,184 28	10,201 93	18,127 50	42,901 27	58,800 10
Group 130	38,255 12	23,668 30				
“ 131	31,287 05	14,608 17				
Class 13	69,542 17	38,276 47	3,813 13	5,981 25	−7,847 50	21,250 08
Group 140	37,058 14	31,372 50				
Class 14	37,058 14	31,372 50	1,378 15	3,687 85	2,126 23	5,502 17
Group 150	61,802 99	75,048 11				
“ 151	57,702 07	52,921 36				
“ 152	13,752 63	9,915 11				
“ 153	27,561 22	37,558 53				
“ 154	14,174 28	10,723 52				
“ 155	30,462 74	36,861 75				
“ 156	2,768 77	2,602 13				
Class 15	208,224 70	225,630 51	7,848 91	24,550 25	16,733 33	−17,373 82
Group 160	27,266 65	20,656 44				
“ 161	6,985 20	4,224 21				
“ 162	7,729 01	15,393 35				
“ 163	10,117 53	4,410 60				
“ 164	17,671 73	12,966 88				
Class 16	69,770 12	57,651 48	6,911 72	9,452 30	46,309 82	55,887 88

TABLE 15—Continued
BY GROUPS

Assessments and Compensation			Other Credits and Charges			
Group and Class	Assessments	Compensation and Medical Aid	Interest, Secs. 8, 105, 112 (3), etc.	Administration Expenses and Safety Assns.	Balance Forward Prior Years	Balance at December 31, 1932
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Group 170	45,403 42	48,957 10				
" 171	18,131 64	20,476 16				
" 172	8,938 79	4,516 07				
Class 17	72,473 85	73,949 33	6,949 03	9,175 42	77,460 15	73,758 28
Group 180	58,426 47	60,423 25				
" 181	19,958 73	28,806 93				
Class 18	78,385 20	89,230 18	3,990 47	10,696 75	35,755 35	18,204 09
Group 190	20,229 49	21,134 29				
" 191	25,249 93	28,385 71				
" 192	9,115 97	11,660 46				
" 193	6,960 60	5,035 07				
Class 19	61,555 99	66,215 53	4,791 93	6,251 00	28,914 33	22,795 72
Group 200	124,375 17	100,267 73				
" 201	51,296 24	68,543 00				
Class 20	175,671 41	168,810 73	10,035 68	12,145 35	27,978 39	32,729 40
Group 210	199,888 21	204,211 45				
" 211	104,177 32	89,330 45				
Class 21	304,065 53	293,541 90	13,768 18	24,637 30	69,183 92	68,838 43
Group 220	83,455 38	57,184 75				
Class 22	83,455 38	57,184 75	6,746 55	14,267 00	25,982 65	44,732 83
Group 230	20,042 53	33,005 38				
" 231	51,842 67	60,594 86				
" 232	33,939 67	38,571 63				
Class 23	105,824 87	132,171 87	24,256 20	11,622 35	281,347 56	267,634 41
Group 240	21,226 92	40,203 47				
" 241	7,919 56	9,704 15				
" 242	21,809 69	18,949 71				
" 243	8,350 95	7,739 04				
" 244	37,787 27	52,490 27				
" 245	39,295 09	25,602 45				
" 246	19,205 22	23,320 26				
" 247	14,895 90	18,599 01				
" 248	195,155 07	169,229 32				
" 249	5,791 34	6,697 51				
Class 24	371,437 01	372,535 19	21,915 27	58,786 35	-44,487 36	-82,456 62
Schedule 1	3,292,309 25	*3,177,386 47	†293,816 01	**436,756 14	1,875,275 90	1,847,258 55

†Includes \$12,857.50 reimbursement from D.P. & N.H.; Disaster Reserve (Class 12), \$425.00.

*Includes \$5,102.74 for Rehabilitation.

**Includes \$21,906.98 for Mine Rescue Work.

TABLE 16

NUMBER OF ACCIDENTS IN 1932 INVOLVING PAYMENT

Class	Medical Aid Only	Temporary Disability	Permanent Disability	Death	TOTALS
1.....	252	856	123	8	1,239
2.....	844	547	61	3	1,455
3.....	306	182	40	2	530
4.....	530	318	75	2	925
5.....	1,203	1,227	179	23	2,632
6.....	287	241	23	4	555
7.....	144	57	17	2	220
8.....	613	221	28	1	863
9.....	1,022	323	52	3	1,400
10.....	1,932	610	107	6	2,655
11.....	1,495	497	83	1	2,076
12.....	649	474	50	3	1,176
13.....	196	195	20	1	412
14.....	390	157	20	..	567
15.....	1,595	1,068	106	9	2,778
16.....	495	219	43	..	757
17.....	593	352	42	1	988
18.....	738	472	10	3	1,223
19.....	448	301	51	1	801
20.....	530	746	83	5	1,364
21.....	882	1,286	98	8	2,274
22.....	141	113	17	2	273
23.....	359	299	32	7	697
24.....	1,187	1,176	134	4	2,501
Schedule 2.....	6	1,460	135	36	1,637
Crown Cases.....	483	2,069	176	32	2,760
TOTALS.....	17,320	15,466	1,805	167	34,758

TABLE 17

MONTH OF OCCURRENCE OF ACCIDENTS, 1932

Month of Occurrence	Medical Aid Only	Temporary Disability	Permanent Disability	Death	TOTALS
January.....	1,406	1,521	205	14	3,146
February.....	1,475	1,589	191	17	3,272
March.....	1,471	1,506	151	13	3,141
April.....	1,376	1,176	134	13	2,699
May.....	1,578	1,182	146	12	2,918
June.....	1,631	1,319	155	16	3,121
July.....	1,394	1,256	130	14	2,794
August.....	1,527	1,217	130	9	2,883
September.....	1,472	1,204	133	11	2,820
October.....	1,488	1,238	149	27	2,902
November.....	1,369	1,164	139	14	2,686
December.....	1,133	1,094	142	7	2,376
TOTALS.....	17,320	15,466	1,805	167	34,758

TABLE 18

LOCALITY OF ACCIDENTS, 1932

County or District	Medical Aid Only	Temporary Disability	Permanent Disability	Death	TOTALS
Algoma.....	237	366	45	2	650
Brant.....	310	207	22	1	540
Bruce.....	30	65	12	1	108
Carleton.....	543	699	49	10	1,301
Dufferin.....	10	19	4	1	34
Dundas.....	8	13	..	..	21
Durham.....	74	33	8	..	115
Elgin.....	91	101	14	2	208
Essex.....	987	370	74	2	1,433
Frontenac.....	234	319	31	1	585
Glengarry.....	41	24	1	..	66
Grenville.....	120	62	8	..	190
Grey.....	162	131	23	..	316
Haldimand.....	77	72	8	..	157
Haliburton.....	20	28	5	..	53
Halton.....	87	77	10	1	175
Hastings.....	204	286	37	2	529
Huron.....	52	63	7	..	122
Kenora.....	177	482	35	6	700
Kent.....	244	92	9	4	349
Lambton.....	254	177	18	1	450
Lanark.....	68	154	22	1	245
Leeds.....	117	115	8	2	242
Lennox-Addington.....	11	23	4	..	38
Lincoln.....	449	259	36	5	749
Manitoulin.....	5	22	..	..	27
Middlesex.....	348	428	49	4	829
Muskoka.....	44	76	11	2	133
Nipissing.....	62	308	31	2	403
Norfolk.....	91	63	7	2	163
Northumberland.....	43	69	12	..	124
Ontario.....	353	135	20	..	508
Oxford.....	208	131	20	1	360
Parry Sound.....	30	168	19	1	218
Patricia.....	19	42	1	1	63
Peel.....	31	55	6	..	92
Perth.....	165	140	21	1	327
Peterborough.....	254	140	22	2	418
Prescott.....	60	60	1	1	122
Prince Edward.....	9	26	..	1	36
Rainy River.....	54	142	4	..	200
Renfrew.....	126	159	23	3	311
Russell.....	10	21	2	..	33
Simcoe.....	323	310	45	6	684
Stormont.....	66	65	17	1	149
Sudbury.....	150	348	68	6	572
Temiskaming.....	1,714	1,616	201	18	3,549
Thunder Bay.....	411	890	85	6	1,392
Victoria.....	85	67	6	..	158
Waterloo.....	754	355	45	3	1,157
Welland.....	693	481	64	15	1,253
Wellington.....	218	191	24	2	435
Wentworth.....	1,211	671	94	9	1,985
York.....	5,171	4,012	410	38	9,631
Not in Ontario.....	5	38	7	..	50
TOTALS.....	17,320	15,466	1,805	167	34,758

TABLE 19
TIME LOSS, AVERAGE AGE, AND AVERAGE WAGE, 1932

Class	TIME LOSS*						AGE	WAGE
	Temporary Disability		Permanent Disability		Death Cases		All Cases	All Cases
	Total Days	Average Days	Total Days	Average Days	Total Days	Average Days	Average Age (Years)	Average Weekly Wage
1	22,008	25.71	10,932	88.88	4	.50	34.12	\$ c.
2	11,835	21.64	5,456	89.44	0	0	37.53	13.28
3	3,149	17.30	2,027	50.68	3	1.50	35.09	18.56
4	6,708	21.09	4,793	63.91	0	0	38.21	16.15
5	25,849	21.07	17,407	97.25	19	.83	34.08	15.74
6	6,356	26.37	3,436	149.39	277	69.25	37.85	28.84
7	1,702	29.86	2,919	171.71	0	0	39.10	18.94
8	4,626	20.93	1,681	60.04	0	0	37.58	18.24
9	7,334	22.71	4,855	93.37	29	9.67	39.67	16.55
10	12,223	20.04	6,280	58.69	79	13.17	34.84	18.84
11	10,216	20.56	7,708	92.87	0	0	34.44	18.81
12	11,394	24.04	4,461	89.22	4	1.33	37.07	21.93
13	4,793	24.58	1,659	82.95	0	0	39.92	22.03
14	2,666	16.98	1,299	64.95	—	—	36.08	20.66
15	22,798	21.35	10,283	97.01	0	0	33.13	18.90
16	4,379	20.00	3,515	81.74	—	—	32.13	19.19
17	6,656	18.91	3,542	84.33	9	9.00	32.10	17.23
18	8,412	17.82	1,417	141.70	1	.33	29.40	15.71
19	5,867	19.49	3,370	66.08	0	0	31.60	17.49
20	17,081	22.90	10,652	128.34	0	0	35.32	19.94
21	30,995	24.10	15,821	161.44	0	0	35.81	18.51
22	3,100	27.43	2,835	166.76	0	0	35.66	17.10
23	6,722	22.48	6,525	203.91	0	0	35.63	21.37
24	30,542	25.97	23,681	176.72	12	3.00	35.97	19.05
Schedule 2	36,582	25.06	17,466	129.38	36	1.00	41.54	21.48
Crown . . .	51,877	25.07	23,100	131.25	202	6.31	37.95	22.00
ALL	355,870	23.01	197,120	109.21	675	4.04	36.05	17.43
								19.49

*This does not include loss of man power by permanent impairment or death.

TABLE 20
TOTAL AND AVERAGE COMPENSATION AND MEDICAL AID COSTS, 1932, SCHEDULE 1, BY CLASSES
Compensation Costs

Class	Temporary Disability Cases		Permanent Disability Cases				Death Cases				ALL CASES			
	For Temporary Disability		For Temporary Disability		For Permanent Disability		For Temporary Disability		For Death Benefits		For Funeral Expenses			
	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average
1	\$ 82,303	28	\$ 21,080	80	\$ 37,652	32	\$ 7 29	\$ 91	\$ 12,938	00	\$ 1,000	00	\$ 154,981	69
2	18,697	70	6,013	64	22,108	13	0	0	12,032	00	375	00	59,226	47
3	9,191	91	4,296	30	14,687	32	9 76	4 88	15,769	00	250	00	44,204	29
4	27,744	77	9,098	56	29,536	34	0	0	14,628	00	250	00	81,257	67
5	76,407	44	53,269	75	132,064	33	63 97	2 78	80,852	00	2,875	00	345,532	49
6	28,445	01	6,918	52	18,075	00	670 80	167 70	27,454	00	500	00	82,063	33
7	6,637	89	6,896	76	13,157	88	0	0	14,758	00	250	00	41,700	53
8	20,681	69	5,094	33	15,106	00	0	0	3,491	00	125	00	44,498	02
9	28,231	53	11,996	82	15,543	72	68 30	22 77	19,291	00	375	00	75,506	37
10	31,492	67	15,303	89	46,354	20	186 27	31 05	22,837	00	750	00	116,924	03
11	32,088	21	19,015	54	42,647	83	0	0	6,106	00	125	00	99,982	58
12	37,430	06	10,926	73	21,302	40	8 27	2 76	4,763	00	375	00	74,805	46
13	13,787	33	5,429	24	8,628	00	0	0	0	0	125	00	27,969	57
14	6,828	18	2,807	93	9,983	19	0	0	0	0	0	0	19,619	30
15	70,096	54	23,815	14	40,081	23	0	0	30,853	00	1,083	00	165,928	91
16	8,823	04	8,257	71	24,744	85	0	0	0	0	0	0	41,825	60
17	17,206	64	7,672	74	23,832	26	22 58	22 58	6,096	00	125	00	54,955	22
18	43,895	60	3,108	24	5,434	56	2 78	93	19,094	00	375	00	71,910	18
19	16,617	92	8,066	91	24,202	39	0	0	0	0	125	00	49,012	22
20	47,166	28	24,096	47	35,935	25	0	0	17,115	00	625	00	124,938	00
21	90,924	09	36,728	03	61,433	26	0	0	3,423	00	1,000	00	221,857	38
22	8,979	17	7,308	10	23,454	74	0	0	31,772	00	250	00	46,089	01
23	29,696	06	19,133	90	27,040	89	0	0	6,097	00	875	00	111,558	85
24	127,917	14	63,471	25	87,448	17	31 23	7 81	13,880	00	500	00	293,247	79
ALL.	881,290	15	379,807	30	780,454	26	1,071	25	394,639	00	12,333	00	2,449,594	96
		73	83	22	254	22	10	82	3,986	25	124	58	181	05

TABLE 20—Continued
Medical Aid Costs

Class	When Medical Aid Only		In Temporary Disability Cases		In Permanent Disability Cases		In Death Cases		FOR ALL CASES	
	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average
1	\$ 1,742 75	\$ 6 92	\$ 35,133 94	\$ 41 04	\$ 17,279 81	\$ 140 49	\$ 459 00	\$ 57 38	\$ 54,615 50	\$ 44 08
2	4,625 60	5 48	12,175 15	22 26	10,982 20	180 04	67 00	22 33	27,849 95	19 14
3	1,718 95	5 62	4,025 60	22 12	2,374 60	59 37	193 00	96 50	8,312 15	15 68
4	2,865 50	5 41	9,155 71	28 79	5,935 80	79 14	127 50	63 75	18,084 51	19 55
5	6,340 75	5 27	32,114 47	26 17	33,261 20	185 82	363 75	15 82	72,080 17	27 39
6	1,735 50	6 05	12,066 65	50 07	6,993 35	304 06	83 25	20 81	20,878 75	37 62
7	1,029 50	7 15	2,736 51	48 01	2,541 07	149 47	161 00	80 50	6,468 08	29 40
8	3,007 60	4 91	6,612 13	29 92	3,349 26	119 62	337 03	112 34	12,968 99	15 03
9	5,119 50	5 01	15,543 13	48 12	7,892 38	151 78	603 25	100 54	28,892 04	20 64
10	10,372 90	5 37	19,304 81	31 65	8,907 54	83 25	6 75	6 75	39,188 50	14 76
11	8,999 85	6 02	16,926 35	34 06	7,482 69	90 15	248 35	82 78	33,415 64	16 10
12	3,917 95	6 04	16,216 24	34 21	6,996 28	139 93	29 00	29 00	27,378 82	23 28
13	1,213 50	6 19	5,176 75	26 55	3,887 65	194 38	.....	.....	10,306 90	25 02
14	2,877 50	7 38	5,749 15	36 62	3,126 55	156 33	.....	.....	11,753 20	20 73
15	9,887 65	6 20	33,429 21	31 30	15,671 24	147 84	713 50	79 28	59,701 60	21 49
16	2,812 60	5 68	6,141 38	28 04	6,871 90	159 81	.....	.....	15,825 88	20 91
17	3,321 40	5 60	9,431 05	26 79	6,148 66	146 40	93 00	93 00	18,994 11	19 22
18	4,416 60	5 98	11,204 82	23 74	1,419 08	141 91	279 50	93 17	17,320 00	14 16
19	2,846 00	6 35	9,124 98	30 32	5,204 08	102 04	28 25	28 25	17,203 31	21 48
20	3,605 60	6 80	24,226 72	32 48	15,925 41	191 87	115 00	23 00	43,872 73	32 16
21	4,799 75	5 44	37,612 21	29 25	29,203 56	298 00	69 00	8 63	71,684 52	31 52
22	893 00	6 33	5,312 99	47 02	4,776 25	280 96	113 50	56 75	11,095 74	40 64
23	1,863 60	5 19	6,102 66	20 41	12,504 26	390 76	142 50	20 36	20,613 02	29 57
24	6,467 65	5 45	38,653 75	32 87	33,809 80	252 31	356 20	89 05	79,287 40	31 70
ALL.....	96,481 20	5 73	374,176 36	31 35	252,544 62	169 04	4,589 33	46 36	727,791 51	23 97

TABLE 21
ALLEGIANCE OF INJURED WORKERS, 1932

Allegiance to	Temporary Disability	Permanent Disability	Death	TOTALS
Argentina	1	....	....	1
Austria.....	119	17	4	140
Belgium.....	5	1	....	6
Bulgaria.....	8	....	....	8
Chile	3	1	....	4
China.....	2	1	....	3
Czecho-Slovakia.....	250	42	1	293
Denmark.....	14	5	....	19
Esthonia	2	....	....	2
Finland.....	332	41	2	375
France.....	39	4	1	44
Germany.....	56	11	1	68
Great Britain.....	13,368	1,560	139	15,067
Greece.....	3	....	....	3
Holland.....	4	....	....	4
Italy.....	275	29	3	307
Japan.....	2	....	....	2
Jugo-Slavia.....	163	8	2	173
Latvia.....	2	....	....	2
Lithuania	11	1	1	13
Norway.....	23	9	....	32
Peru.....	1	....	....	1
Persia.....	8	....	....	8
Poland.....	312	36	3	351
Portugal.....	2	....	....	2
Roumania.....	59	7	1	67
Russia.....	215	14	4	233
Spain.....	3	....	....	3
Sweden.....	124	11	1	136
Switzerland.....	6	1	....	7
Turkey.....	11	....	....	11
United States.....	43	6	4	53
TOTALS.....	15,466	1,805	167	17,438

TABLE 24
NATURE OF INJURIES, 1932
Temporary Disability Cases

Class	Bruises, Con- tusions and Abrasions	Cuts, Lacera- tions, and Punctures	Fractures	Crushes	Sprains, Strains, Twistings, and Wrenchings	Scalds and Burns	Eye Injuries	Herniae	Internal Injuries	Concussions (brain, spine, etc.)	Dislocations	All Other Injuries	Industrial Diseases (Schedule 3)	TOTALS
1.	233	325	115	50	80	11	18	7	1	1	1	14	....	856
2.	162	160	68	34	62	16	17	10	1	1	....	16	....	547
3.	36	109	13	5	10	1	4	1	....	....	1	1	1	182
4.	69	150	35	22	13	9	14	3	....	1	....	2	....	318
5.	284	434	259	70	80	22	60	8	1	....	5	3	1	1,227
6.	67	77	39	22	16	3	11	4	1	....	1	....	....	241
7.	14	9	9	5	3	10	2	3	....	....	....	2	....	57
8.	54	56	31	21	11	31	11	2	....	....	....	2	2	221
9.	77	110	53	23	22	14	14	2	....	....	....	8	....	323
10.	114	259	57	49	35	38	30	8	....	1	3	8	8	610
11.	118	172	59	34	45	22	32	7	....	2	3	....	3	497
12.	132	118	62	30	63	35	7	7	1	....	5	7	7	474
13.	49	60	34	12	26	4	3	2	....	....	4	1	....	195
14.	35	71	17	4	14	8	5	2	....	1	....	....	....	157
15.	248	388	114	63	116	78	17	19	1	2	8	14	....	1,068
16.	39	92	19	19	17	15	6	3	....	....	....	7	2	219
17.	63	155	35	21	32	23	11	4	....	1	5	2	....	352
18.	86	277	31	14	34	14	9	2	....	1	....	4	....	472
19.	59	131	36	38	12	11	5	6	....	....	1	....	2	301
20.	218	204	115	61	101	13	13	6	....	....	8	2	5	746
21.	345	378	164	116	129	44	51	21	3	....	8	26	1	1,286
22.	39	23	7	6	18	8	3	5	....	1	2	1	....	113
23.	100	75	38	27	40	6	8	1	....	....	2	2	....	299
24.	334	357	167	53	135	51	43	16	2	3	11	4	....	1,176
Sched. 2.	423	369	213	99	197	40	45	18	3	8	15	30	....	1 460
Crown...	671	468	291	139	302	36	77	30	1	10	16	27	1	2,069
ALL....	4,069	5,027	2,081	1,037	1,613	563	516	197	15	33	99	183	33	15,466

TABLE 24—Continued
Permanent Disability Cases

Part of Body Affected	Per Cent. Impairment of Total Earning Capacity											TOTALS
	0.0-9.9	10.0-19.9	20.0-29.9	30.0-39.9	40.0-49.9	50.0-59.9	60.0-69.9	70.0-79.9	80.0-89.9	90.0-99.9	100.	
Foot.....	132	5	1	1	..	..	..	..	..	..	..	139
Leg.....	181	4	6	2	5	4	2	1	1	..	1	207
Head.....	32	..	..	2	..	..	..	..	..	..	3	37
Face.....	13	..	..	..	..	..	..	..	..	..	..	13
Eye.....	50	63	..	1	..	..	1	..	..	..	2	117
Ear.....	4	..	..	..	..	..	..	..	..	..	..	4
Teeth.....	60	..	..	..	..	..	..	..	..	..	..	60
Arm.....	116	2	8	4	6	10	5	2	1	..	..	154
Hand.....	75	3	4	13	..	1	1	1	..	..	..	98
Thumb and three fingers.....	..	1	..	..	..	..	..	..	..	..	..	1
Thumb and two fingers.....	..	..	..	1	..	..	..	..	..	..	..	1
Thumb and one finger.....	7	1	..	..	..	..	..	..	..	..	..	8
Thumb.....	152	5	..	..	..	..	..	..	..	..	..	157
One finger.....	569	1	..	..	..	..	..	..	..	..	..	570
Two fingers.....	73	2	1	..	..	..	..	..	..	..	..	76
Three fingers.....	20	6	2	..	..	..	..	..	..	..	..	28
Four fingers.....	13	3	9	1	..	..	..	..	..	..	..	26
Internal organs.....	1	1	..	..	..	1	..	..	..	..	..	3
Industrial diseases.....	10	..	..	1	..	..	..	..	..	..	5	16
All other.....	79	3	..	..	1	2	1	1	..	..	3	90
TOTALS.....	1,587	100	31	26	12	18	10	5	2	....	14	1,805

Industrial Diseases

Description of Disease	Medical Aid Only	Temporary Disability	Permanent Disability	Death	TOTALS
Lead poisoning or its sequelae.....	1	29	3	..	33
Silicosis, pneumoconiosis, phthisis...	1	1	12	1	15
Caisson disease.....	1	1	1	..	3
Benzol poisoning or its sequelae.....	..	..	..	1	1
Chrome poisoning or its sequelae....	1	2	..	..	3
TOTALS.....	4	33	16	2	55

TABLE 25
CAUSES OF ACCIDENTS, 1932

Cause	Medical Aid Only	Temp. Dis.	Perm. Dis.	Death	TOTALS
<i>A. Prime Movers:</i>					
1. Motors, engines, fans, pumps, and auto- matic stokers.....	70	57	19	1	147
2. Shafting, coupling, collars, set-screws, and keys.....	31	28	10	1	70
3. Belts, lines, pulleys, chains, and sprockets	84	97	13	2	196
4. Gears, cogs, cams, and friction wheels...	28	26	13	..	67
Totals.....	213	208	55	4	480
<i>B. Working Machines:</i>					
1. Brick-making machines.....	1	4	1	..	6
2. Glass-making machines.....	12	2	..	..	14
3. Pottery-making machines.....	3	..	1	..	4
4. Stone-working machines.....	17	2	..	..	19
5. Mining machines, n.e.s.....	..	13	5	1	19
6. Mine drills.....	106	125	14	..	245
7. Contracting machines.....	13	24	4	..	41
8. Metal-working machines.....	73	5	..	1	79
9. Abrasive wheels.....	1,123	78	16	..	1,217
10. Drilling and reaming machines.....	349	23	3	..	375
11. Lathes.....	240	77	9	1	327
12. Milling machines.....	25	16	6	..	47
13. Pneumatic tools.....	30	80	17	..	127
14. Presses—cutting, shaping, forming.....	184	108	68	2	362
15. Shearing and punching machines.....	24	19	4	..	47
16. Wire-working machines.....	47	24	11	1	83
17. Welding and heat-cutting machines.....	118	17	3	..	138
18. Wood-working machines, n.e.s.....	28	30	9	..	67
19. Planers, jointers, and edgers.....	98	55	31	..	184
20. Saws.....	199	238	102	2	541
21. Shapers, moulders, and headers.....	50	43	22	2	117
22. Pulp and paper-making machines, n.e.s...	2	1	..	..	3
23. Barkers.....	31	19	2	..	52
24. In-running rolls.....	41	29	9	1	80
25. Paper-products and printing machines, n.e.s.....	17	10	3	..	30
26. Cutting machines.....	13	24	15	..	52
27. Presses—printing and embossing.....	67	74	23	..	164
28. Stayers.....	17	16	3	..	36
29. Tanning machines.....	16	9	5	..	30
30. Leather-working machines.....	20	6	2	..	28
31. Rubber-working machines.....	19	10	6	..	35
32. Textile machines, n.e.s.....	8	9	3	..	20
33. Carders.....	10	7	5	..	22
34. Pickers.....	4	2	4	..	10
35. Sewers.....	151	127	2	..	280
36. Finishers and launderers.....	14	23	3	..	40
37. Knitters.....	30	17	3	..	50
38. Cutters.....	18	6	3	..	27
39. Weavers.....	42	35	7	..	84
40. Spinners.....	18	4	2	..	24
41. Food-products, laboratory, and tobacco machines, n.e.s.....	57	74	19	1	151
42. Baking machines.....	15	18	6	..	39
43. Bottling machines.....	59	18	2	..	79
44. Office machines.....	3	3	..	..	6
Totals.....	3,412	1,524	453	12	5,401

TABLE 25—Continued

Cause	Medical Aid Only	Temp. Dis.	Perm. Dis.	Death	TOTALS
<i>C. Hoisting Apparatus:</i>					
1. Elevators.....	23	39	8	1	71
2. Cranes.....	48	61	12	1	122
3. Conveyors.....	58	55	16	3	132
4. Mine cages.....	13	27	2	..	42
5. Other hoisting apparatus.....	71	116	29	2	218
Totals.....	213	298	67	7	585
<i>D. Dangerous Substances:</i>					
1. Steam escapes.....	30	54	2	5	91
2. Explosives.....	38	92	26	20	176
3. Electric currents.....	33	40	12	7	92
4. Conflagrations.....	2	1	..	1	4
5. Hot and inflammable substances and flames	433	392	15	2	842
6. Corrosive substances.....	115	62	2	1	180
7. Poisonous and deleterious substances.....	16	78	16	2	112
Totals.....	667	719	73	38	1,497
<i>E. Stepping On or Striking Against Objects:</i>					
1. Stepping on objects.....	303	211	2	..	516
2. Striking against objects.....	2,298	868	49	2	3,217
Totals.....	2,601	1,079	51	2	3,733
<i>F. Falling Objects:</i>					
1. From collapse of structure.....	8	2	..	..	10
2. From elevations.....	326	309	27	5	667
3. In mines and quarries.....	237	523	62	7	829
4. Other.....	7	93	5	4	109
Totals.....	578	927	94	16	1,615
<i>G. Handling Objects:</i>					
1. Heavy objects—loading, carrying, rolling, or piling.....	2,811	3,370	209	4	6,394
2. Sharp objects.....	484	207	22	..	713
3. Hand trucks, carts, and wheel-barrows....	174	268	19	..	461
Totals.....	3,469	3,845	250	4	7,568
<i>H. Tools:</i>	1,763	1,836	194	..	3,793
<i>I. Runaways and Animals:</i>					
1. Runaways.....	..	28	5	1	34
2. Animals.....	86	135	15	..	236
Totals.....	86	163	20	1	270

TABLE 25—Continued

Cause	Medical Aid Only	Temp. Dis.	Perm. Dis.	Death	TOTALS
<i>J. Moving Trains, Vehicles, etc.:</i>					
1. Train wrecks.....	1	17	4	5	27
2. Caught in switch or hit fixed objects.....	16	6	3	1	26
3. Struck by or caught between cars and engines.....	..	40	14	10	64
4. Other causes, cars, and engines.....	2	35	8	..	45
5. Mine and quarry cars.....	27	59	8	..	94
6. Automobiles and other power vehicles....	311	462	70	15	858
7. Animal-drawn vehicles.....	65	173	24	2	264
8. All other vehicles.....	5	11	3	1	20
Totals.....	427	803	134	34	1,398
<i>K. Falls of Persons:</i>					
1. From elevations.....	74	259	47	11	391
2. From ladders.....	77	246	35	2	360
3. Into excavations, pits, and shafts.....	11	75	8	1	95
4. On level.....	826	2,114	127	1	3,068
5. Into elevator shafts.....	3	2	..	..	5
6. From vehicles.....	88	326	28	8	450
7. From collapse of support.....	21	115	23	1	160
8. On steps or stairways.....	104	195	17	..	316
9. Into tanks or vats.....	..	..	1	..	1
10. From tool slipping.....	13	35	4	..	52
Totals.....	1,217	3,367	290	24	4,898
<i>L. All Other Causes:</i>					
1. Flying fragments.....	2,436	427	93	1	2,957
2. Doors, gates, windows, and covers.....	170	142	19	..	331
3. Inhalation of gases, fumes, etc.....	42	17	..	3	62
4. Immersion in water and drenchings.....	..	..	..	16	16
5. Exposure to elements.....	9	40	2	..	51
6. Violence.....	8	12	1	..	21
7. Cave-ins.....	4	59	9	5	77
8 Not elsewhere specified.....	5	..	..	..	5
Totals.....	2,674	697	124	25	3,520
GRAND TOTALS.....	17,320	15,466	1,805	167	34,758

TABLE 26

BLOOD-POISONING CASES, 1932

Ascribed to time of injury.....	159
Developed 1 day after injury.....	205
“ 2 days “ “	190
“ 3 “ “ “	147
“ 4 “ “ “	139
“ 5 “ “ “	104
“ 6 “ “ “	62
“ 7 “ “ “	46
“ 8 “ “ “	34
“ 9 “ “ “	30
“ 10 “ “ “	16
“ 11 “ “ “	20
“ 12 “ “ “	7
“ 13 “ “ “	8
“ 14 “ “ “	10
“ 15 “ “ “	1
“ 16 “ “ “	7
“ 17 “ “ “	5
“ 18 “ “ “	3
“ 19 “ “ “	4
“ 20 “ “ “	1
“ 21 “ “ “	2
“ 22 “ “ “	4
“ 23 “ “ “	1
“ 25 “ “ “	2
“ 26 “ “ “	2
“ 29 “ “ “	1
“ 32 “ “ “	1
“ 36 “ “ “	2
“ 40 “ “ “	1
“ 66 “ “ “	1
“ 145 “ “ “	1
Immobilized joints due to infections.....	11
Amputations due to infections.....	8
Permanent eye injuries due to infections.....	4
Deaths due to infections.....	6
TOTAL CASES OF INFECTIONS.....	1,245

TABLE 27
DEATH CASES, 1932

Number of Cases

Pension Awards.....	111
Lump Sums.....	31
Burial Expenses and Medical Aid only.....	22
Burial Expenses only.....	3
TOTAL.....	167

Number, Relationship, and Residence of Dependants

Relationship of Dependants	Resident in Ontario	Not Resi- dent in Ontario	TOTALS
Widow.....	107	12	119
Child.....	157	25	182
Mother.....	15	4	19
Father.....	10	4	14
Other.....	..	..	..
TOTALS.....	289	45	334

APPENDIX

SUMMARY OF COMPENSATION AND MEDICAL AID AWARDED

From Commencement of Act to End of 1933

Compensation Awarded

Schedule 1 Industries.....	\$66,073,026 94
Schedule 2 (including Crown Cases).....	20,792,093 84
Total Compensation.....	<u>\$86,865,120 78</u>

Medical Aid Paid

Schedule 1 Industries.....	\$13,884,186 58
Schedule 2 (including Crown Cases)—Furnished by Employer.....	
Total Benefits Awarded by Board.....	<u><u>\$100,749,307 36</u></u>

SUMMARY OF ACCIDENTS REPORTED

From Commencement of Act to End of 1933

Schedule 1 Industries.....	859,615
Schedule 2 (including Crown Cases).....	148,468
Total Number of Accidents Reported.....	<u><u>1,008,083</u></u>

FINANCIAL STATEMENT FOR SCHEDULE 1 INDUSTRIES

From Commencement of Act to End of 1933

INCOME AND CREDITS

Net assessments received.....	\$82,740,667 82
Received under Section 8.....	111,165 77
Received under Section 83 (4).....	51,706 16
Received under Section 105... ..	133,325 24
Received under Section 112 (3).....	5,289 09
Received from D.P. & N.H... ..	189,800 03
Interest received.....	2,748,890 10
Credited from Disaster Reserve.....	265,083 48
Credited from Pension Fund.. ..	1,027,214 62
Received from C.N.I.B.....	167 70
Received from A.C.R.....	7,889 67
Assessments estimated to be due on adjustment of 1933 Pay Rolls.....	\$74,375 00
Less: Merit Rating Refunds to be made.....	94,995 58
	<u>— 20,620 58</u>
	<u><u>\$87,260,579 10</u></u>

EXPENDITURE AND CHARGES

Compensation paid other than pensions, compensation deferred, and under Secs. 22 and 36.....	\$35,677,027 98
Pensions awarded.....	28,789,003 14
Deferred Compensation awarded.....	747,146 35
Paid under Section 22.....	996 40
Paid under former Section 36.....	41 75
Paid under Section 8.....	8,667 71
Medical Aid paid.....	13,824,002 06
Administration Expenses paid.....	3,241,260 18
Paid to Safety Associations.. ..	1,678,197 28
Rehabilitation paid.....	37,935 94
Transferred to Disaster Reserve.....	353,259 80
Compensation estimated outstanding.....	1,179,875 98
Medical Aid estimated outstanding.....	266,838 12
Paid under Mine Rescue Work.....	87,831 16
Balance at Credit of Classes (Table 1).....	1,368,495 25
	<u><u>\$87,260,579 10</u></u>

SUMMARY OF PENSION FUND, SCHEDULE 1**From Commencement of Act to End of 1933**

Pension awards.....	\$28,671,714 66
Amount transferred from Disaster Reserve.....	117,288 48
Amount transferred from Silicosis Account.....	394,711 45
Interest added.....	10,013,186 92
Pension payments.....	\$39,196,901 51
	18,392,601 11
Amount transferred to Current Fund.....	\$20,804,300 40
	1,027,214 62
Balance December 31, 1933.....	\$19,777,085 78

SUMMARY OF COMPENSATION DEFERRED, SCHEDULE 1**From Commencement of Act to End of 1933**

Compensation deferred.....	\$747,146 35
Interest added.....	96,628 55
Paid on Compensation Deferred, Principal and Interest.....	\$843,774 90
	789,023 33
Balance December 31, 1933.....	\$54,751 57

SUMMARY OF DISASTER RESERVE, SCHEDULE 1**From Commencement of Act to End of 1933**

Amount set aside.....	\$353,259 80
Interest added.....	181,919 24
Transferred to classes.....	\$535,179 04
	265,083 48
Balance December 31, 1933.....	\$270,095 56

SUMMARY OF SILICOSIS ACCOUNT, SCHEDULE 1**From Commencement of Act to End of 1933**

Assessments collected.....	\$1,850,038 21
Interest added.....	54,909 64
	\$1,904,947 85
Payments made:	
For Compensation.....	\$820,558 33
For Medical Aid.....	60,184 52
For Salaries and Expenses.....	209,019 90
For Handling Claims and Supervision.....	79,987 72
For Salaries and Expenses of Referee Board.....	19,688 49
	1,189,438 96
Balance, December 31, 1933.....	\$715,508 89

SUMMARY OF INVESTMENTS, SCHEDULE 1**From Commencement of Act to End of 1933**

Invested.....	\$39,129,064 19
Less principal returned.....	15,125,507 90
Book Value of Investments, December 31, 1933, Principal.....	\$24,003,556 29
Plus accrued interest not received or apportioned.....	308,656 13
Total Book Value of Investments, December 31, 1933.....	\$24,312,212 42

SUMMARY OF SCHEDULE 2 FUNDS

From Commencement of Act to End of 1933

Received from employers.....	\$15,477,299 63
Interest received.....	2,657,299 95
	\$18,134,599 58
Payments made.....	\$13,876,034 87
Deposits returned to employers.....	809,108 67
	14,685,143 54
Cash in Bank and Invested, December 31, 1933.....	\$3,449,456 04

SUMMARY OF INVESTMENTS, SCHEDULE 2

From Commencement of Act to End of 1933

Invested.....	\$3,940,340 77
Less principal returned.....	524,322 81
Book Value of Investments, December 31, 1933, Principal.....	\$3,416,017 96
Plus accrued interest not received or apportioned.....	33,975 56
Total Book Value of Investments, December 31, 1933.....	\$3,449,993 52

SUMMARY OF RECEIPTS AND PAYMENTS

From Commencement of Act to End of 1933

Schedule 1

RECEIPTS

Assessments, including additional assessments, added percentage, and interest for under, or over-estimate... \$83,604,741 40	
Less Merit Rating (Charges... \$1,067,195 43 Refunds.... 1,931,269 01) \$864,073 58	
	\$82,740,667 82
Under Section 8.....	111,165 77
Under Section 83 (4).....	51,706 16
Under Section 105.....	133,325 24
Under Section 112 (3).....	5,289 09
From D.P. & N.H.....	189,800 03
From C.N.I.B.....	167 70
From A.C.R.....	7,889 67
From Silicosis.....	1,850,038 21
From Province of Ontario under Section 77, grants for administration expenses...	655,500 00
From Schedule 2 and Crown employers for share of administration expenses....	606,252 49
Interest from investments and bank deposits.....	13,095,534 45
Principal returned from investments.....	15,125,507 90
From Special Statistical Services.....	42,281 26
From Rehabilitation Clinic..	13,728 50
Refund of Administration Expenses result of special investigation.....	782 35
From Dominion Bank—Overdraft Dec. 31st, 1933.....	419,176 99
	\$115,048,813 63

PAYMENTS

Compensation Payments other than on pensions or deferred awards or under Secs. 22 or 36.....	\$35,677,027 98
Paid on Pensions.....	18,392,601 11
Paid on Deferred Awards, principal and interest....	789,023 33
Under Section 22.....	996 40
Under former Section 36....	41 75
Under Section 8.....	8,667 71
For Medical Aid.....	13,824,002 06
For Rehabilitation.....	37,935 94
For Administration Expenses	4,693,810 97
For Safety Associations.....	1,678,197 28
For Investments.....	39,129,064 19
For Silicosis.....	714,739 77
For Mine Rescue Work....	83,899 54
For Rehabilitation Clinic....	13,374 40
Overpayment of Administration Expenses from Schedule 2 employers (refunded in 1926).....	12
Cash in Bank, Dec. 31, 1933.....	5,431 06
	\$115,048,813 63

Schedule 2

RECEIPTS		PAYMENTS	
From Employers for Deposits under Section 28 and for Claimants' Moneys.....	\$5,995,485 56	To Claimants out of Deposits under Section 28 and Claimants' Moneys.....	\$4,513,870 25
From Employers for Deposits under Section 32.....	9,481,814 07	Returned to Employers out of Deposits under Section 28.....	734,022 39
Interest from Investments and Bank Deposits.....	2,657,299 95	Paid out of Deposits under Section 32:	
Principal returned from Investments.....	524,322 81	To Claimants.....	9,359,731 06
		Returned to Employers...	69,316 78
		To Schedule 1 for Administration Expenses.....	5,769 50
		Rehabilitation Paid.....	2,433 56
		For Investments.....	3,940,340 77
		Cash in Bank, Dec. 31, 1933	33,438 08
	<u>\$18,658,922 39</u>		<u>\$18,658,922 39</u>

AUDITORS' CERTIFICATE

THE WORKMEN'S COMPENSATION BOARD OF ONTARIO,
Metropolitan Building, Toronto, Ontario.

Gentlemen:

We have completed a continuous audit of the books of the Board for the year ended December 31, 1933, and have obtained all the information and the explanations we have required.

In our opinion, the Statements of Receipts and Payments, Table 6, Schedules 1 and 2, do truly and fairly set forth the cash transactions of the Board for the calendar year 1933, subject to any adjustments of receipts of interest on registered bonds payable in New York funds, but which have been received in Canadian funds. In addition to the cash receipts for the year, as shown by the accompanying statements, principal and interest on investments became due to a total of \$116,190.11, but were not paid, making a total of interest and principal payments in arrears as at December 31, 1933, of \$139,257.46.

Bank balances at the close of the period have been verified by direct communication with the Board's Bankers.

The Investments of the Board as at December 31, 1933, as shown by the books, have been verified by count. The book value of these Investments, taken at cost adjusted by amortization, is \$27,419,574.25.

Respectfully submitted,

FRED PAGE HIGGINS & CO.,
Chartered Accountants.

Toronto, February 19, 1934.

TABLE 6
STATEMENT OF RECEIPTS AND PAYMENTS DURING 1933
Schedule 1

RECEIPTS		PAYMENTS	
Cash in Banks, January 1, 1933:		Compensation Other than Pensions and Compensation	
Dominion Bank	\$5,139 96	Deferred.....	\$1,254,852 46
Canadian Bank of Commerce	634 38	Pensions.....	1,889,130 25
Royal Bank of Canada.....	5,595 86	Deferred Compensation.....	36,933 51
		Rehabilitation.....	5,108 07
	\$11,370 20	Medical Aid.....	649,571 04
Net Assessments, Penalties, etc.		Silicosis.....	109,201 59
Gross Assessments.....	\$2,568,211 00	Under Section 8.....	561 92
Under Sec. 8...	10,460 32	Mine Rescue Work.....	12,949 46
Under Sec. 105	3,663 36	Administration Expenses.....	311,434 59
Under Sec. 112(3)	111 16	Safety Associations.....	136,381 51
From D. P. and N.H.....	7,005 02	Rehabilitation Clinic Expenses	6,473 59
From Accident Cost Refunds	7,889 67	Investments.....	\$410,858 52
	\$2,597,340 53	Increase in Book Value of Investments by Apportionment of Discounts on Debenture Purchases Applicable to 1933 (See Contra)...	44,543 68
Less:			455,402 20
Assessments and Penalties Refunded.....	\$125,343 99	Cash in Banks, December 31, 1933	
Merit Rating Refunds.....	1,810 74	Canadian Bank of Commerce	\$3,965 45
	\$127,154 73	Royal Bank of Canada.....	1,465 61
	2,470,185 80		5,431 06
Interest.....	\$1,130,178 89		
Exchange.....	7,001 92		
Apportionment of Discounts on Debenture Purchases Applicable to 1933 (See Contra)...	44,543 68		
	\$1,181,724 49		
Less—Interest Charged on Bank Overdraft	6,151 80		
	1,175,572 69		
From Schedule 2 Employers and Dominion Crown for Administration Expenses. Account of Prior Years Paid Out of Schedule 1 in 1932.....	64,657 34		
Principal returned from Investments.....	\$95,258 73		
Decrease in Value of Investments by Amortization of Premiums...	53,743 84		
	149,002 57		
Silicosis.....	564,797 57		
Special Statistical Services.....	11,142 09		
Rehabilitation Clinic:			
Refunds from Medical Aid, Schedule 1.....	\$6,862 00		
From Schedule 2 Employers.....	664 00		
	7,526 00		
Bank Overdraft, December 31, 1933, Dominion Bank.....	419,176 99		
	\$4,873,431 25		
			\$4,873,431 25

Schedule 2

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